

ECONOMIC SECURITY IN ISLAM

By

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Rendered into English by

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CONTENTS

PREFACE	v
Chapter 1 : Different Views on Want and Poverty	1
Chapter 2 : Capitalism, Communism and Islam	25
Chapter 3 : Islamic Prescription for Poverty Cure	33
Chapter 4 : The Importance of Zakāt in the Islamic Economic System...	66
Chapter 5 : Islamic Measures Other than Zakāt to Satisfy Want	144
Chapter 6 : Importance of Alms and Generosity in Islam	163
Chapter 7 : Pre-requisites for the Success of Islamic Economic System	176
INDEX	199

PREFACE

Since his creation, man is confronted with economic insecurity and is ever active to find out ways and means to attain the satisfaction of his stomach. Economic chaos in the present age too, is no less a problem for him, for the solution of which he has marched to the point of madness. Unmindful of consequences, he aims at the vainly calculated target of his economic security. He is at a loss to feel the urgency of peeping into the past prior rushing to his ruins. So, sometimes he adopts one course and then the other but fails to achieve his goal.

The present world is divided mainly into two camps of Capitalistic and Communistic ideologies, neither of which has proved sufficient to give mankind the much-needed peace and security. These ideologies are rather fatal to the peace and progress of humanity. The Islamic Economy is, as we shall see in this book, the only balanced system which guarantees complete economic security to every individual living in an Islamic State.

Islam stands unique among numerous systems, in demarcating the clear and distinct way to seek economic security and stability without embarrassment, which if followed and adhered to, would

definitely lead man to his desired standard of peaceful living. It looks to the basic needs and essential requirements of the individual and society both. In no way it gives unlimited powers to society to usurp the rights of an individual and thus deprive him of the fruits of his hard labour. Nor does it grant too much liberty to the individual to infringe the freedom of another being. On one hand it persuades him to make use of his faculties and capabilities and earn the fruits of his labour without any body's interference, and on the other hand it does not give him a free licence to encroach upon the claims of any other individual. On one hand it cleanses his mind and heart by creating the sentiments of love, sympathy and sacrifice to serve others, and on the other hand it assigns genuine rights to the needy and the poor to procure their due share from the wealth of the wealthy and the rich. Islam forbids usury to eradicate the evil of concentration of wealth. At the same time it stresses upon the need of fair distribution of wealth by way of inheritance and poor-due. When Islam orders the wealthy people of the community to look to the economic welfare of their employees and workers, it urges upon the labour to take care of their obligations keeping in mind sincerity and honesty coupled with well-wishing of their master.

The economic system gifted by Islam is a system of brotherhood and mutual love and affection. It never favours class-struggle and hatred.

It provides real peace, safety and tranquillity to mankind.

The Economic System of Islam, like its laws and orders relevant to all other social disciplines, can safely be called universal law. It works in any kind of society. Any society—very primitive or well-organized, very small or quite large—can retain security and harmony through applying the Islamic Economic System.

This book is an English rendering of a popular Arabic book entitled *Mushkala al-Faqr wa Kaifa 'Aljiha al-Islam* written by the renowned Muslim Scholar 'Allama Yūsuf al-Qardāwi. In this book the learned author has favoured us with the basic principles of the Economic System of Islam in the light of the Holy Qur'ān and the Sunnah. It also offers a comparative study of the economic systems functioning under the three ideologies viz., Communism, Capitalism and Islam, contrasting them objectively and establishing the superiority of the latter with convincing arguments.

This book has been rendered into English for the benefit of those English-knowing people who are anxious to know about the Economic System of Islam. We hope, it will serve the purpose for which it has been translated.

May Allāh guide us to the Right Path, *Amin* !

Lahore
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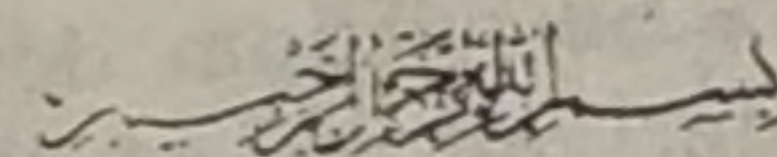
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CHAPTER 1

DIFFERENT VIEWS ON WANT AND POVERTY

Prior to propelling the views, precepts and principles of Islam on the subject, it seems advisable to comprehend what different groups express on the most important issues of hunger, want and poverty. In the following pages we shall try to explain them.

Advocates of World-desertion: Under this category comes a group of the people who are recluse. They hold the view that poverty is not such an evil which should attract much of their attention to get rid of it, nor it is an issue that needs some solution. Instead, it is a blessing from God for those who love Him, for it reminds them of the life Hereafter. By abandoning the world they would be able to devote themselves to the remembrance of Allāh. Conversely the prosperity and wealth instigate a person to the disobedience of Allāh. Some people of this group hold the view that this world is a platform for temptations and

the sooner it is severed the better it is, and to heave a sigh of relief it is profitable that it may be lost as soon as possible. Or, man may have a short span of life at least. So wisdom demands that only so much benefit is derived out of the pleasures of this world that man may not starve. The religions that sanction idol worship and the mutilated divine-religions also prescribe hand to mouth living and look it with great reverence, because this is a source of self-annihilation essential for spiritual elevation. Such like concepts were in vogue in some Muslim mystic groups when Islamic culture was adulterated by foreign cultures. So, in the books of such sects and religions it is stated that when you have a glance of poverty and hunger say, "O' the way of the righteous, welcome!" And when you witness wealth and riches, say, "This is a sin to be punished very soon."

No solution of want can be expected from those who themselves adhere to the path of hunger and starvation, even though it may be considered a grave issue, for the human society.

Jabariyah (Deniers of Free Will) : The second group holds that both good and evil are entirely from God, and man is not responsible for his actions. They opine that poverty and richness is with the sweet Will of the Sovereign, for if He had willed otherwise He must have made everyone wealthy and rich. But to some He gives much and to other less, especially aiming at involving them in trials and tribulations to test, and none can avoid

or evade the scheme of the Almighty. Whatever they prescribe to control hunger and want is to be contented relying on the Wish and Will of the Creator to be patient in adversity for reliance and patience are such a wealth that can never exhaust. To them contentment is to rest upon the Will of the Gracious God. They do not hate the rich but at the same time they do not advise them to distribute their wealth as enjoined by God. They only advise to the poor and hungry destitutes that in whatever way God has distributed wealth among mankind should be considered final and whatever share they have got is enough for them in the scheme of God. They advise the poor not to seek for more either, and adopt some measures to rise above their poverty-ridden structure.

Advocates of Individual Favours : A third group of people is the followers of the principle of showering favours on the poor individually and personally. Along with reliance on God they preach the affluent persons to part with some of their wealth for helping the needy and the poor, to earn much greater reward from the Creator. They warn the rich not to look down upon the poor and destitutes or misbehave with them for fear of punishment in the Hereafter. But they are at a loss to lay rules to fix the share of the down-trodden folk in the wealth of the rich people. It is left to the sweet will of the rich. This system prevailed in the Middle Ages.

Capitalistic View : This is the fourth class that

reckons poverty as an evil and a problem to be solved. They hold the poor responsible for this vice because of their reliance on fate. It was not the play or prank of the society or state that brought these stocks to such a wretched condition. Every man is responsible to earn what he likes and to spend to his wishes. They observe that there is no compulsion for the poor to live in poverty, nor there is any force to fling them far from striving hard to earn their livelihood. Society is not responsible for any person who lags behind intentionally sitting idle pinning his faith on mere hope from heavens. And that the rich are not bound to assist them, and if the wealthy assist them or aid the poor, it is due to sheer pleasure for reward in the Hereafter, and that is all.

This trend of thinking goes back to the root of the philosophy of free Economy. It has been acknowledged by the Europeans. But this system gave a fillip to greed, selfishness, egoism, cruelty and exploitation. This made the women and children to work in factories and else-where, on meagre wages simply to engage them not to destroy their peace in place where the Law of the Jungle prevailed. But with the change of conditions later, after the Revolution called Renaissance, and international wars, and the spread of Communism and Socialism, Capitalism was compelled to step down the elevated stage of their selfishness, to some extent at least, acknowledged the rights of the poor

and introduced Labour Laws that included "Group Insurance" and "Social Security" etc.

Socialism : Now we jump to the fifth class of the people known as Marxist Communists. They are in favour of total annihilation of Capitalists by confiscating their wealth. For the achievement of this purpose, they deploy some groups against the rich to plunder and snatch their wealth to be used for the cause of the needy and the poor unfortunates. This way they sow seeds of hatred, enmity, and jealousy against Capitalists. They aim at installing the labour group called "Proletariat". They are also against holding personal property but favour nationalisation of land, factories, mills etc. Although there is some difference that prevails between the Communists and Socialists but both cherish the view that personal property is the source of all ills and evils. One adopts drastic measures while the other adheres to aggression but with the same and similar end in view.

George Bourgeon and Peir Rabilear in their book entitled *This is Socialism*, observes that socialists are of the view that Communism is based on the freedom and honour of the individual, whereas others say that Socialism means creation of dictatorship of the labour class after taking all resources of production in their own hands. Marxim Bouruva, in his book entitled *The Upholders of French Socialism*, says, Socialism is of many kinds. Balouf's Socialism is quite different from that of

Prodon. San Samoun and Prodon too, are different from Balankey in their conception of Socialism. These thoughts do not agree with those of Louis Boulon, Feuro Bauf and Baker etc. In short, there is much variance in their views and also among the societies of the Socialists. They have but one thinking and aim that brings them closer to one another and converge to one centre *i.e.*, to blast 'personal property system, which is responsible for giving birth to every sort of evil, cruelty and oppression'.

There is a minor difference between Socialism and Communism. Both of them bear similar view on materialism as the base of human life, progress and prosperity. Both of them look down upon religion which they feel to be kept away from social order of beings. Both of them are in favour of class-less society. Both of them consider aggression and bloodshed, to meet their ends, as lawful. In short, they are against all peaceful means to bring a change in the conditions of a society.

Views of Islam: Islam refutes the views of inactive life propounded by those who sever the worldly life, on poverty and hunger. There is no reference, whatsoever, in the Holy Qur'ān or the Sunnah in favour of this concept. The Traditions collected on non-attachment to material world do not come under the definition of poverty: because righteousness and non attachment pertains to what is already in possession and from which non-attachment is to be displayed. A righteous person is he

who has the worldly possessions such as riches and wealth, but does not show or rear his love for them. Islam considers wealth as a blessing of God, which has been earned by lawful means, and he is grateful to the Gracious for the same. He views poverty as an adversity from the effects of which God's refuge must be sought. In order to clean the society from the evils of poverty and hunger God has blessed man with various ways and means.

It is preferable and honourable to mention that God gifted the Holy Prophet (peace and blessings of Allāh be upon him) with wealth as we read in the Holy Qur'ān:

"And We found you seeking and made you wealthy and rich."

The Holy Prophet (peace and blessings of Allāh be upon him) is reported to have said: "The best of wealth is that which is possessed by a pious and righteous person."

In Traditions, poverty has been depicted as a great setback by which an individual, a society, faith and belief, manners and morals, words and deeds, thoughts and culture cannot remain safe and protected. Of course, poverty puts man's faith to touch the trials, especially when he is surrounded by wealthy persons and poverty-stricken soul is engaged in hard labour with the rich sitting idle nearby. In these precarious situations, poverty drags man into the depths of doubts on the

working of the Divine Wisdom and distribution of wealth based on justice.

People with their dissatisfaction to the belief, created by the pricks of poverty, have mentioned : "When poverty turns towards a region, infidelity addresses it : Have me as your companion. The Holy Prophet (peace and blessings of Allāh be upon him) said : "It is very near that poverty may turn itself into infidelity." The Prophet's invocations are an enough testimony to show that severe poverty sinks man into infidelity, such as :

"O' God, I seek Your refuge from poverty and hunger." (*Abū Dāwūd*)

"O' God, I seek Your refuge from poverty and disgrace." (*Abū Dāwūd, Nisā'i, Ibn Māja*)

Poverty and hunger are grave dangers which adversely reflect upon the behaviour and deeds of a person. Sometimes poverty compels him to adopt untoward behaviour in religious and secular affairs. So, it has been mentioned that the voice of the stomach is of a higher pitch than that of the conscience. It is also derogatory for the reason that along with misfortunes crop up unexpected doubts about morals and good manners. The Holy Prophet (peace and blessings of Allāh be upon him) has clearly expressed the divine view on the gravity of the oppression of poverty as :

"Accept gifts so long as it is a gift. If it turns into a bribe against faith, reject it, though poverty compels you not to reject it."

Let us now read the words of the Holy Prophet (peace and blessings of Allāh be upon him) which speak of the morals expected to be over-shadowed by doubts :

"When a person seeks some debt, he has to tell a lie, and he makes a promise and never fulfils it."¹

This Tradition is enough to show the close relation between poverty and evil manners. Let us try to understand it by an example :

"A person gave some alms to another person in the darkness of night. By chance, it fell into the hands of a thief. People, who came to know of it began to talk ill of the giver of alms. Again, he gave some alms to a woman and she came out to be an adulteress. The people began to doubt his character and conduct. It so happened that the alms-giver had a dream. He was told by some person : You have given alms to a thief. It is possible that he may be saved from theft practice in future. And the alms given to the woman of bad character, just possible, may bring her out of the evil acts in future."²

It can safely be construed that by receiving some alms to keep the wolf of hunger out of the door of man's house, character of a person can be

1. *Bukhāri*.

2. *Bukhāri, Muslim and Nisā'i*.

purified. Poverty is very dangerous, for, besides affecting faith, belief, morality, and deeds, conscience and thoughts, reflects on man to adopt evil course in life. How is it possible for a poverty-ridden soul to feed his family and run deep in thoughts of higher nature? Imām Muḥammad b. Ḥasan Shaibani says: One day his maid-servant informed him when he was sitting in some academic gathering, that his family had no flour with her. He said: May God bless you, you have made me forget forty problems of Jurisprudence.

Imām Azam is reported to have narrated: Whoso possesses no flour in his house, don't consult him for the issue under consideration because he is under worse conditions and his opinion would never be genuine and justifiable. Psychologically it proves that a strong sentiment affects man's thinking and his opinion too. In view of the authentic Traditions, a judge or a jurist in an angry mood should pronounce no decision. And keeping this in mind the clause of hunger and thirst has also been connected with it.

Poverty and hunger, on many accounts, are dangerous for a family life. A family can hardly stand the attacks of this evil. Poverty stands in the way of marriage, dower, and provisions for sustenance. And so the adult not yet married, have been enjoined to control their selves and keep up their chastity with patience and self-resignation till their economic conditions are improved:

"And let those who find not the wherewithal for marriage keep themselves chaste, until Allāh gives them means out of His Grace." (24 : 33)

We see the guardians of young girls avoiding the girls' marriages with those who are poor. This is a chronic disease of which the Holy Qur'ān took notice and advised the parents of the girls and young men to change their circle and instead of looking to wealth of other persons should seek betterment as God says:

"And marry such of you as are solitary and the pious of your slaves and maid-servants. If they be poor, Allāh will enrich them of His bounty. Allāh is of ample means, Aware." (24 : 32)

Sometimes, poverty creates a discord in the affectionate relations of husband and wife. Similarly it mars the relations existing among various members of a single family, yawning to extent of dissolving their affection and breaking the thread of their bonds of blood relationship. The Arabs during the Time of Ignorance, compelled by their economic limitations were addicted to female infanticide. Condemning this barbarious and cruel practice of the parents, the Holy Qur'ān, very convincingly says:

"And slay not your children because of penury—We provide for you and for them." (6 : 152)

"Slay not your children, fearing a fall to poverty, We shall provide for them and for you.

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Lo ! the slaying of them is a great sin."
(17 : 31)

The Holy Prophet (peace and blessings of Allāh be upon him) has declared female infanticide as a gravest sin, after associating anyone with One God. So, reads a Tradition :

"The Holy Prophet (peace and blessings of Allāh be upon him) was once asked as to what was the greatest sin and he replied, "To associate anyone with One God, Who has created you. Again, he was asked about what next and he said : That you may kill your children for the fear that they would eat from the food of your share."

This shows that Islam has acknowledged the effects of economic conditions on the human affairs which sometimes make men transgress their limits of natural sentiments *e.g.*, a person who kills his children due to economic depravity, totally ignores the sentiments of parental affection. But there are very few examples of place, age and conditions which do not set a balance to weigh the deeds of a being. Without doubt, there are many more conditions which affect the actions of a man that cannot be easily set aside, such as psychological, religious, moral and social. But here we are concerned with only those acts which compel man to commit murder due to ignorance and foolishness.

More than anything, poverty and hunger are

dangerous for the peace and tranquillity of a society. Hadrat Abū Dharr reports, "I just wonder how a person with no sustenance would not unsheath his sword against the people?" A man can be satisfied to some extent if he has even some meagre means for acquiring provisions and he has a good number of members of his family, but when it is wrong distribution of the means of subsistence and due to the oppression of the rich on the poor and also when in a society the interests of the majority of the people is ignored for the luxurious living of the minority, then the poor and destitutes, for reason of their poverty and hunger, are provoked which results in the severance of the mutual relations of brotherhood and love.

Poverty is also dangerous, to a great extent, for the leadership of any nation and also for its freedom. The desire of defence can hardly be created in the cores of the destitutes of a nation, because the nation paid no heed to remove the suffering of starvation of the poor who too are the members of same nation, and lagged behind to extend helping hands for pulling the downtrodden out of the jaws of poverty. How can it be possible that the defence of a country be dumped on the delicate poverty-ridden shoulders while others enjoy in the laps of luscious allures.

Besides, starvation and poverty tell upon the health of a person to turn him narrow-minded, peevish, and create in him the vices of anger and

hatred, jealousy and enmity which sap away his energies to weaken him in the economic field.

The Concept of Jabariyat and Islam: Islam rejects both priesthood and predestination. According to the later view a rich man is wealthy and enjoys its benefits with the sanction of God, and the poverty-stricken too who is groaning under the crushing weight of poverty is spending his days. So, everyone should be pleased with the sweet Will of the Sustainer and dare not attempt to change the prevailing conditions of economic structure.

The predestination view is a heavy hinderance in the way of every endeavour to ameliorate the existing ignoble conditions of the poor. If predestination is acknowledged, the peace of society would never be attained. It needs eradication of cruelty and oppression, high-handedness and tortures, essential most for the protection and continuation of human life on this planet. The rich publicise and spread this poisonous view of predestination only to hide their evils; and what a wonder that the poor and destitutes very humbly and calmly rather pleasingly are lured to accept this view and become a sweet prey of ignorance and deceit with the mechanism of the rich. Even some good honest and righteous persons are led astray by this false and fabricated view to their ignorance or hypocrisy. This view prevailed at the time of the revelation of the Holy Qur'an which says:

"And when it is said unto them: Spend of

that wherewith Allāh hath provided you, those who disbelieve say unto those who believe: Shall we feed those whom Allāh, if He willed, would feed? Ye are in naught else than error manifest". (36: 47)

What falsehood greater than this can there be that the selfish people should pretend to mean the Divine course for their own blind and passionate desires and think that if God willed to feed the hungry and the destitute, He should have sent from heaven for their bread, butter, vegetable and ghee for them. If these people had seriously calculated and judged it by the application of an iota of wisdom they must have realised that God bestows sustenance to man through man. If an affluent person fulfils the needs of the needy, he does it with the sweet Will of Allāh.

Islam guides and gives us solution for each and every problem of the whole human race, how complex and intricate that might be, as the poverty and hunger. He Who created disease has also given medicine for its cure. Disease is from God and also its cure. A true believer has full faith in the help of God to remove his ills, as hunger by food and thirst by water. When Hadrat 'Umar (Allāh be pleased with him) along with his companions returned from Syria to save himself from plague he was told: "O' Leader of the Faithful! Did you run away from the decree of God?" He replied, "Yes, we ran to God's decree for His decree." Prior to

this incident the Holy Prophet (peace and blessings of Allāh be upon him) was asked about the nature of medicines and amulets if they could avert the decree of God. He had replied, "These too are reckoned as decrees of God."

The hunger and poverty are diseases for which medicines have been created by God. And if these are considered to be from Him, then He has prescribed to get rid of these, as well, and this is His decree.

Reality of Contentment : In so far as Traditions are concerned which are related to contentment and solid reliance on the help of God, there does not appear even a single clause to show that the poor may be content with insults and disgrace and poverty, nor does it mean that they should stay away from exerting their efforts to earn wealth for their comfort and solace lawfully. It does also convey the sense that the rich be allowed a free licence for living an unbridled luxurious life and spend their wealth to their sweet wishes.

The Prophet (peace and blessings of Allāh be upon him) used to invoke for progress and prosperity along with righteousness. He had invoked for Hadrat Anas (Allāh be pleased with him): "O God! Endow him with prosperity." And applauding Hadrat Abū Bakr (Allāh be pleased with him), he said, "No wealth like that of Abū Bakr benefited me." Then what can be the meaning of

contentment in the light of the Holy Prophet's Traditions. To our mind it conveys two things :

(1) Man, by nature, is selfish and greedy. He is never satisfied with things ephemeral. And this nature of man has been depicted in the Traditions. If a son of Adam was given two valleys of gold, he would certainly ask for the third. As soon as he receives it, he would beg for the fourth, so on and so forth. The stomach of desire of the son of Adam can never be filled, but only by dust, *i.e.*, after going into the grave. Religion is to create moderation and guide him to earn his living lawfully, and enable him to control his own self and live in peace deriving solace out of the bounty of God with moderation, saving himself from extremes which weaken his soul and body too. So the Holy Prophet (peace and blessings of Allāh be upon him) has said: Gibrā'il inspired in me that no person can breathe his last till he has consumed his provision in this ephemeral life. So, fear God and adopt genuine ways for earning your livelihood.

If man be allowed unhindered and unchecked greed, he is sure to become, not only for his ownself but also for others a perpetual danger. So, it is incumbent to divert his trends to sublime ordeals and eternal truth. And this can be achieved only by Religion. God says :

"And strain not thine eyes towards that which We cause some wedded pairs among them to

enjoy, the flower of the life of the world, that We may try them thereby. The provision of thy Lord is better and more lasting." (20 : 131)
 "Beautified for mankind is love of the joys (that come) from women and offspring, and stored-up heaps of gold and silver, and horses branded (with their mark), and cattle and land. That is comfort of the life of the world. Allāh! With Him is a more excellent abode. Say: Shall I inform you of something better than that? For those who keep from evil, with their Lord are Gardens underneath which rivers flow, and pure companions, and contentment from Allāh: Allāh is Seer of His bondmen". (3 : 14, 15)

Faith works to divert man's attention towards the Eternal and Everlasting God and the Hereafter, and the value of religion, which have no end. It teaches a believer that richness is not contained in material wealth and property but in the heart, as a Tradition exposes "Richness is with heart and not with matter."

To let remain the distribution of wealth and contentment to the sweet Will of the Sovereign would mean that better sustenance for some people are due to their ability and capability and this is quite reasonable with respect to the physical life of man and his nature and temperaments. Also God wants to put man in trials and tribulations for his higher and elevated stations so long he dwells on

this earth. As God says :

"And they carry your heavy loads to lands that ye could not (otherwise) reach except with souls distressed : for your Lord is indeed Most Kind, Most Merciful." (16 : 7)

"Lo! thy Lord enlargeth the provision for whom He will, and straiteneth (it for whom He will). Lo! He is ever Knower, Seer of His slaves." (17 : 30)

"Say : Shall I seek another than Allāh for Lord, when He is Lord of all things? Each soul earneth only on its own account, nor doth any laden bear another's load. Then unto your Lord is your return and He will tell you that wherein ye differed." (6 : 165)

We see in this world that there are some men who are of short stature and others tall, some are ugly and some beautiful, some dull-headed and some intelligent, some weak and some strong, some are poor and some wealthy. This is God's principle which can never be changed by the Communists how high they may talk of establishing equality among all the people of the globe, by eradicating their economic disparity.

The Ultimate Aim of the Teachings of Islam on Contentment : Islam aims at turning man to value the Truth, to know of his ownself and not to plague his life with sorrows and sadness or troubles and tortures after jumping into the whirls of whims. Islam wants a Muslim not be jealous of the property

and wealth of another like an envious person whose heart burns in jealousy, who is filled with sentiments of hatred and enmity, selfishness and greed. To be jealous of another person is to invite misfortunes. It is better for a man to glance at the benedictions of God, which have been showered on him and thereafter look at the one who has been deprived of such blessings of the Lord so that he may attain solace and satisfaction of his heart with an attitude of gratefulness impregnated with delight towards his Creator.

Contentment means to remain pleased with what God has blessed man, and he should not be mad for the attainment of that what he does not possess. As man can never be benefited in his old age to get back his youth. An ugly woman should not be jealous of a beautiful one. A dwarf or short-statured person cannot hope to be tall, or a sand-dune dweller may desire a garden in the desert. During the period of the Holy Prophet (peace and blessings of Allāh be upon him), some women voiced for equal rights to men and God revealed :

“And covet not the thing in which Allāh hath made some of you excel others. Unto men a fortune from that which they have earned, and unto women a fortune from that which they have earned. (Envy not one another) but ask Allāh of His bounty. Lo ! Allāh is ever Knower of all things.” (4 : 32)

Poverty and hunger with which the people are confronted with, or the nations in wars, or the people of a particular country with meagre natural resources, or those who do not find any means for enhancing their provisions, became victims of vain desires because their unaccomplished needs flung them in the fire of sadness. It is only contentment which is the most effective cure at such a precarious condition, and the best.

A greedy and selfish man should know that comfort and pleasure does not lie in the heaps of material articles but within the self of man, as Tradition observes : Be happy and pleased with the Divine distribution of wealth and property : You would become one of the richest people.

There is another Tradition in the same sequence: A person who embraced Islam is pleased with what he possessed, will succeed. A meagre quantity is much better than that which may inflict on him ignorance. God says :

“Whosoever doeth right, whether male or female, and is a believer, him verily We shall quicken with good life, and We shall pay them a recompense in proportion to the best of what they used to do.” (16 : 97)

Hadrat ‘Ali (Allāh be pleased with him) has interpreted the words ‘good and pure life’ as ‘contentment’.

The Concept of Individual Generosity and Islam :

Islam persuades the wealthy people to extend helping hands to the starving persons of society. It appears apparently to be favouring the third group of people *i.e.*, the individuals with their individual generosity ; but it does not accept mere reliance on individual alms, and the poor and hungry may be left to the mercy of the rich. In such conditions, the individual cannot be relied upon when his heart grown hard and faith weakened, with greed overpowering him, and the wealth of the rich be considered more than the favours of God and His Prophet. Such thoughts were in vogue in the Age of Ignorance, and the Qur'ān addresses :

“Nay, but ye (for your part) honour not the orphan. And urge not on the feeding of the poor. And ye devour heritages with devouring greed. And love wealth with abounding love.”
(89 : 17-20)

There are two kinds of obligations in the life of man *i.e.*, duties and rights. On commercial side, an article sold to an individual is a loan for him who buys it. Its payment is but essential for him. At the same time, the amount is the right of the person who sells it and can demand the price of the article. Behind the veil of right there is a person present to demand the price. He would adopt any measure to keep it safe or get it lost. Again, there is the hand of the Government to see that the seller must receive his right.

We can say with certainty that in such mutual transactions and payment of debts etc., there is a principle that the seller must get the amount of goods from him to whom it has been sold. It is his right, for it was a debt in the form of an article loaned to another person. The price must be secured to him. In the economic transactions the concept of the payment of debt cannot stand surety to success. It is hard to understand the concept of individual generosity without having an insight of it. The obligatory affairs are considered by the people as their individual affairs. So people think of generosity as their personal matter. And so was the case with the debtor. It was not deemed to be the right of the person who had sold his goods and had the right to receive its price back from the customer.

It was the age when the conception of one side was in vogue and the poor were quite ignorant that they had any right under which they could demand. So the concept prevailed that the wealthy may, to his wish, or may not give to the poor and hungry or the Government may look after the rights of the poor and fulfil the needs of the deserving unfortunates by procuring some wealth from the rich people.

It is quite reasonable to add in the above discussion that there are no conditions contained in the individual generosity which may enable the Government to intervene. The Government collects

a fixed amount as tax on certain basis, but is at a loss to collect individual generosity, because there is no fixed rate, nor there is any elaboration as to who should pay and that too when and where. The taxes are debts and are realised by the Government. But generosity cannot be claimed by the poor by any clause or condition. The Government has no right to collect the same and then distribute the collected amount or commodity among the deserving individuals. If the class of the wealthy people takes upon itself the responsibility of helping and assisting the poor and the needy, the whole issue would be solved, otherwise it is almost impossible. Man loves wealth and evades its severance with the result that by and by the people take off their hands from the individual generosity. The poor and hungry are left in the deplorable lurch. As a small thorn in any part of human body pricks one spot but pains the whole of the body to restlessness, similarly the needy pricked and pinched by the thorn of hunger destroy the peace of the whole humanity. Individual generosity cannot be considered a fair solution for problem of poverty.

CHAPTER 2

CAPITALISM, COMMUNISM AND ISLAM

Islam Refutes Capitalistic Trend : Islam neither supports dependence on individual generosity nor the capitalistic trends to solve the problem of poverty and hunger. It does not reckon the rich to be the real owner of his wealth and at liberty to spend it to his heart's content, whether he gives it in the way of God, or for the satisfaction of his mind and heart. Or he may be miser not to spend anything out of the wealth. And this particular notion was that of Qārūn who said that he had earned it by his art denying the blessings of God. He usurped the rights of his community and so God punished him by thrusting him into the earth as we read in the Holy Qur'ān :

“So We caused the earth to swallow him and his dwelling-place. Then he had no host to help him against Allāh, nor was he of those who can save themselves.” (28 : 81)

Islamic view is quite clear that God is the owner of all the wealth of this world and man is a mere custodian. He has to spend it strictly in accordance with the wishes of the Real Owner of

the wealth, as God says :

"And spend of that whereof He hath made you trustees." (57 : 7)

"And bestow upon them from the wealth of Allāh which He hath bestowed upon you." (24 : 33)

"Spend of that wherewith We have provided you." (2 : 254)

The Islamic Law of Zakat (Poordue) : God is the Real Owner of the universe and also of the wealth which is in the hands of the people. He enjoins the people to keep a fixed amount out of their wealth for the poor and the needy. Islam does not merely preach but also gives right to the Islamic State to procure this amount from the rich and pass it on to the poor. And whoso flout the Law of the Creator may be fought against to make him bow down before the right. This way Islam used the force of law and the State, along with preaching and canvassing, whereas the believers of individual generosity and upholders of mere preaching are content with lip service.

Distinctive Features of Islamic Law : It is the virtue of the Islamic view which elevate Islam above other *isms* and ideologies on the solution of the problem of poverty and hunger. Besides, there are following virtues which are found in Islam, but hardly contained in any other ideology :

- (a) *Time Superiority* : Islam has recognised the right of the poor and the destitutes

some 1,400 years ago, and is ever active for its materialisation. There is a saying : "He is praiseworthy who gives a start to a righteous deed."

- (b) *Positive, Perpetual and Eternal* : Man-made laws are introduced to meet some emergency and are uplifted as soon as the conditions revert to normal. But so far as Islam is concerned Law enacted by Allāh is eternal, final and unchangeable.
- (c) *Comprehensiveness* : This virtue can be found in that system which has been set up by Him Who is well-conversant with man and the universe and is also aware of the wisdom of such creation, and is free of all the shortcomings of human nature and desires, because man's desires and passions affect his decisions in one way or the other.
- (d) *Precept* : The rights given by Islam to the poor and hungry are not due to any force of circumstances, upheavals or wars, but because these are the fundamentals of Islam. .

The system of Insurance which has been introduced in the modern age is based on the payment of premium by the policy holders, and they earn profit on the amount deposited. More the premium, greater the profit and so the amount of

the policy. But this Insurance is not concerned with the need and necessities of the life of the policy holder who pay the premium and earn profit. On the contrary, Islam believes in such a collective Insurance system that the needy may receive enough to remove his scarcity and come out of his economic difficulty.

The Western Security Scheme is unable to solve the problem of poverty and hunger due to the following reasons :

- (a) It is devoid of comprehensiveness to assure protection to the needy and the destitutes.
- (b) It fails to look after the poor completely. On the other hand, the Islamic System of *Zakāt* is quite comprehensive to look after the interest of the poor.

Variation in the Views of Islam and Communism :

Islam dismisses the views of the priests and predestination believers, individual generosity, and the capitalist. In the like manner it refutes the Marxist Communism which intends to solve the problem of poverty by eliminating the rich altogether, confiscating their wealth and property and declaring the holding of personal property as unlawful. It gives birth to regional disturbances by provoking and instigating the poor against the rich enabling the labour class to hover and thus create a Proletariat Dictatorship.

Islam opposes Socialist views tooth and nail,

for these are diametrically opposite to the Islamic precepts. Islamic view on the wealthy people is that there are certain individuals who persuade them to make others the target of their oppression and cruelty to destroy the rights of the poor. But there are good people too among the rich who are grateful to God for the blessings showered on them. Islam does not permit the punishment to be prescribed for all the people due to the crimes of a few, for every individual is responsible for his own deeds, as God says :

“Every man is a pledge for that which he hath earned.” (52 : 21)

“Each soul earneth only on its own account, nor doth any laden bear another’s load. Then unto your Lord is your return and He will tell you that wherein ye differed.” (6 : 165)

Again the Holy Qur’ān says :

“Or hath he not bad news of what is in the books of Mūsa, and Ibrāhim who paid his debt : That no laden one shall bear another’s load. And that man hath only that for which he maketh effort.” (53 : 36-39)

Islam accepts the right of personal property, because it is a satisfaction of man’s natural sentiment. But the right of social safeguard and economic prosperity have been kept in view. Moreover, it guarantees materially the cultural and

political freedom. At the same time it has brought the personal property within some limits and bounds. Looking at it graciously Islam guards it by various laws and regulations and reckons it the base for economic development.

There appears no wrong in the ownership of personal property. The real evil lies with the people who exploit others for increasing their riches. If they rid cruelty and oppression, their wealth can prove to be a source of blessing for the betterment of the people, as goes the Tradition: What a blessing is the wealth in the possession of a righteous man, that has been earned lawfully.

Islam aims at the cleansing of the heart and to achieve this object, it is not mere preaching or advices, but compels a believer to abide by the rules under the care of the State.

Islam rigorously stands against the *ism* that fans the fire of ill feeling between the rich and the poor. Brotherhood and faith are the luscious fruit trees of Islam. According to the Holy Qur'ān believers are brothers. The Holy Prophet (peace and blessings of Allāh be upon him) says: "O' ye the people of God: Be ye brethren!" The same single beam of brotherhood runs through the hearts of all the believers and they are brothers to one another. No poor believer ever reared rancour or groaned with grudge for his rich brother, nor the rich exhibited his superiority over the poor.

In the lap of Islam, in the mantle of faith and belief they dwelt sweetly sharing each other's woes and pleasures.

Islam does not accept a solution of any problem, that may create further dangers. The Communist and the Socialist offer their solution of poverty, hunger and economic evils by usurping the freedom of the whole nation. They intend to pass on the reins to the cruel dictator's hands, to enable him to tighten his grip hard on their sustenance and essential needs and the later may have no course left to earn and spend to their liking. In other words, it means that all the people be cardoned with the same chord of slavery to be obedient to one lord-master-dictator capturing the rod of rule with the help of the police, intelligentsia and prisons etc., and the people may be mere puppets to practise, without any criticism on his rights and wrongs, what he orders. And none to dare question his authority. How can the people express anything against him when he controls their lives, their children, and their sustenance. And they are deprived of everything.

In spite of the fact that the Communists and the Socialists usurp the freedom of the nation, confiscate lands and production, they cannot solve the problem of hunger and poverty. Sometimes earlier U.N.O. prepared a table of yearly income of an individual in various countries, and it is given hereunder:

U.S.A.	\$ 1,453	Holland	\$ 502
Switzerland	\$ 749	France	\$ 482
Sweden	\$ 780	Czechoslovakia	\$ 371
Britain	\$ 773	Russia	\$ 308
Denmark	\$ 689	Poland	\$ 300
Australia	\$ 679	Hungary	\$ 269.
Belgium	\$ 582	China	\$ 27

The low income of the Communist countries is not due to the resources of production but the system involved which opposes personal ownership. This crushes the capabilities and burns the sentiments. That is why there is no importance of the individual, nor he is free to earn and spend. As compared with the independent system of life, the system of slavery and that too imprisoned in certain bounds, remains behind, has been confessed by the Communist leaders themselves. So, they appear to shake off this system and by and by they are coming nearer and closer to those systems which once they did abhor.

Lastly, Marxism does not make the poor, the needy and humble people the objects of its attraction, who depend on the graciousness of others. The Proletariat Group i.e., labour and the tillers of soil, make them tool to change the system of society and eradicate all other groups. But in the Marxist society, where every person gets the wages to his work, there is none to care for the crippled, widowed, old and the sick, for its whole philosophy moves round the pivot of 'No work no food'.

CHAPTER 3

ISLAMIC PRESCRIPTION FOR POVERTY CURE

Islam announces a regular effort against poverty and hunger, to bring an end to this evil so that it may not create a dangerous situation to affect the faith, manners and morals, family and social life of the human beings. So, it enjoins on each of the beings to have the following essentials of life, such as, provisions for sustenance, accommodation to live, dress to wear in summer and winter, books of art and science needed for studies, tools for those who are interested in handiwork, marriage for the deserving adults. Islam desires every individual to have reasonable provisions according to his standard of living, most essential to enable him to lead his life in peace and to carry out his obligations and duties due to God and maintenance of life.

Now the question arises as to what should be the economic status of every person in a society and what are sources and resources which Islam has in view? The answer is quite simple and clear as well. It aims at the betterment of the economic

conditions of man and has mentioned the following means to be adopted for it :

Work : In Islamic society, every individual is bound to work in one way or the other. He has been enjoined to traverse the path and search his livelihood anywhere, as God says :

“He it is Who hath made the earth subservient unto you, so walk in the paths thereof and eat of His providence.” (67 : 15)

Work is the first weapon to fight poverty and hunger. It is the first source of earning wealth, and is the basic element to habitation on this earth, for which purpose he has been made vicegerent of God. Man has been commanded to establish himself on the earth, as God says to Prophet Salih (peace be upon him) to speak to his people :

“O’ my people ! Worship Allāh ; Ye have no other god but Him. It is He Who hath produced you from the earth and settled you therein.” (11 : 61)

Islam has opened the gates of work very wide. Any person can adopt the course he likes and is capable of. No particular job has been fixed for him to follow but he should keep in view the interests of the country wherein he dwells. Of course, Islam condemns such forms of jobs and professions which are derogatory to the society.

Breathing within the cool climate of Islamic system, the worker cannot be deprived of the fruits

of his labour. His wages must be paid to him prior to the drying up of his sweat, because the wages not paid in time amount to cruelty and cruelty is unlawful in Islam.

Islam does not favour collective wealth which has been earned by the sweat of labourer’s brow. He must be at liberty to buy movable and immovable property and raise the standard of his living, or may keep it for utilising it in his old age, or for his heirs who may be profited by the inheritance he leaves behind.

Islam has discussed these psychological aspects and the possible setbacks that may tend to retard his onward march in the course of his earnings.

(a) **Reliance on God :** Some people dissociate themselves from work and claim to rely upon God for despatching from heavens the provisions for their sustenance. Such people have faltered and failed to understand the spirit of Islam, for, reliance on God does not make man to desist or run away from hard and genuine labour. A Muslim must adopt such course as the Holy Prophet (peace and blessings of Allāh be upon him) told a Pagan Arab who putting his reliance on the help of God had left his she-camel free, “First tie the she-camel and then rely on God.”

The upholders of the claim to rely on God, without adhering to some job or profession for the earning of their livelihood, argue that the following Tradition goes to their favour : If you put your reliance on God, as it ought to be, you will get your

provisions as is provided to birds, who leave their nests empty stomach in the morning and return in the evening with their stomach full.

These people have erred to understand the trend of the Tradition. There does not appear that the birds should remain idle within their nests and hope for God to despatch food for them. It clearly expresses that they should run out of their dwellings and search the provisions, consume them and return with stomach full. Man, the cream of creation, the prince of animal life should similarly search for his sustenance in the world abroad which has been spread for him with all sorts of things essential for his living.

Once Imām Ahmad bin Hanbal's opinion was sought about a person who remains idle in his house or in mosque and says that he will not perform any work till God provide him with sustenance. He replied, "He is mere ignorant. Has he not heard the Holy Prophet (peace and blessings of Allāh be upon him) who said: My sustenance is under the shade of my spread?" Is he unaware of the Prophet's Tradition that birds flutter out of their nests with their stomach empty in search of food in the morning and in the evening return with stomach full? The Companions adhered to trade wide and far and worked in their own oasis. They are enough precedence for us.

God demands man and other creation to exert his efforts to procure the means of their sustenance.

God says :

"And when the Prayer is ended, then disperse in the land and seek of Allāh's bounty."
(62 : 10)

It is reported that Ḥaḍrat 'Umar (Allāh be pleased with him) saw some people sitting in the mosque, after they had performed Prayers, to wait for their provisions relying upon the invisible forces of God to provide them. He flogged them and said, "Should a person evade from endeavours and say : O' God ! Give me sustenance ?" Although he knows that gold and silver never pours down like rain from the sky. God says : And when the Prayer is ended, then disperse in the land and seek of Allāh's bounty.

(b) **Seclusion :** Some people do not work at all on the ground that they have taken to the worship of Allāh and have adopted seclusion. They say that God has said in the Holy Qur'ān, "I have created jinns and men for worshipping me." Man has been persuaded in this Verse to become recluse and leave the worldly affairs. It is not lawful for these people to do anything except worship of Allāh.

Such people are quite ignorant of the teachings of the Holy Prophet (peace and blessings of Allāh be upon him) who said, "Any work performed with good intentions, in accordance with the injunctions of Islam, it turns into worship itself." So, for man

to come out of his dwelling in search of sustenance and procure riches and wealth to feed his family, for the betterment of his relatives and neighbours, to spend on beneficial works or utilise it in the way of Allāh, for the upholding of the Word of Truth, would be considered an endeavour to please God. Therefore, God has combined in the following Verse, both the search of sustenance and striving in the way of Allāh :

“And while others travel in the land in search of Allāh’s bounty, and others (still) are fighting for the cause of Allāh.” (73 : 20)

It is transmitted by Tirmidhi on the authority of Ḥaḍrat ‘Umar (Allāh be pleased with him) that the Holy Prophet (peace and blessings of Allāh be upon him) said, “After Jihād for the cause of Allāh, the best time of death for me I reckon is that when I am busy in the search of my sustenance.” After saying this, he recited the above Verse. Persuading the people to adopt to trade and commerce, he said, “A true and trusty trader, on the Day of Resurrection, would be in the rank of the Prophets, the Truthful and the Martyrs.” (*Bukhārī*)

The Holy Prophet (peace and blessings of Allāh be upon him) persuaded the people towards irrigation by saying, “Any Muslim who sows a crop, or plants a tree, and its fruit is consumed by a bird or man, becomes a sort of charity.” (*Bukhārī*)

As regards industry and handicraft, he said, “There is no better food than what has been earned by the use of both of his hands.” Further he stated, “A person who spent his night after he has been tired in search of his food lawful, he spent his night with the blessings and forgiveness from the Most Gracious.”

Imām Ibrāhīm Nakh‘i was once asked to tell the people as to who was more lovable, a true trader or the person ever in prayers? He replied, “The trader, because he wages war against the Satan who tries to deviate him from at the time of his weighing and measuring with truth and honestly.”

Imām Sha‘rānī said, “How good and great would it be if the tailor makes his needle and the carpenter his saw as their rosaries ! ”

(c) **Holding Work as Disgraceful :** Some persons look down upon a particular form of work and abhor it because they feel it as their disgrace, humiliation and below their dignity to pursue it, as most of the Arabs condemn any occupation or a handicraft. So much so that an Arab poet has sarcastically condemned his creditor, in a satire, and said that one of the ancestors of that creditor was a blacksmith, as if that occupation was a shameful one. There are persons who prefer begging to do such a job which they consider to be of disgrace and hateful. Islam has refuted such vain

thinking and presumptions. It has increased the value and prestige of work and handiwork. It has looked down upon those who lead an idle life and depend on others. It has explained, in unequivocal terms, that earning lawfully for livelihood is the most decent deed, even if it be viewed disgraceful by others.

It is transmitted in *Ṣaḥīḥ Bukhārī* on the authority of Zubair b. 'Awwām (Allāh be pleased with him) that the Holy Prophet (peace and blessings of Allāh be upon him) said, "It is better for man to have a rope, fetch wood from jungle and sell it in the market and be saved by the mercy of God from humiliation, than extending hands before others to beg of them to their sweet wishes." It makes quite clear that work how strenuous and hard it may be, how meagre benefit may accrue from it, is more beneficial than sitting idle or looking towards others for alms.

Another Tradition is reported in *Ṣaḥīḥ al-Bukhārī* that the Holy Prophet (peace and blessings of Allāh be upon him) said, "There is no prophet that descended on this earth, who has not grazed goats." The Companions asked if he too had done the same, and he replied, "Yes, I also used to graze goats for a few coins, that belonged to some people of Mecca." According to *Mastadrak Hakim*, Ibn 'Abbās (Allāh be pleased with him) reported that Prophet Dāwūd (peace be upon him) used to make armours, Prophet Adam (peace be

upon him) was a cultivator, Prophet Nūh (peace be upon him) was a carpenter, Prophet Idrees (peace be upon him) was a tailor, and Prophet Mūsa (peace be upon him) was a shepherd. The learned scholars of Islam, who glimmer in the pages of Islamic history, and whose fame had spread far and wide, whose writings have made them live for ever, are not renowned due to their ancestors but for the occupations which were the sources of their livelihood. And profession had never been a matter of disgrace for them. For example, most of the learned theologians and others appear in books as cloth merchant, lock maker, dealer in gypsum, tailor, weaver, etc. These are names of occupations.

(d) **Travelling Avoidance:** Some people do not work because they do not have the opportunity to get any work in their native towns where their friends live. They do not want to leave their native land for any other land to earn their livelihood. They prefer an idle life in their own town to earn riches in abundance from abroad. Islam has enjoined upon such people to migrate and encouraged them to search for their sustenance. It has also been made home to them that God's earth is very wide and man's sustenance is not limited to one place or one land. It has been narrated in the Traditions that whoso went away from his native land in search of his sustenance and he died there, his place in the Paradise would extend from the

place of his death to his home where he is buried, The Holy Prophet (peace and blessings of Allāh be upon him) has said, "Travel abroad and you will grow rich." (*Tibrāni*) God says :

"Whoso migrateth for the cause of Allāh will find much refuge and abundance in earth".
(4 : 100)

'Abdullāh b. 'Umar (Allāh be pleased with him) says that a person died in Medina, the Holy Prophet (peace and blessings of Allāh be upon him) led his funeral prayer and said, "I wish ! he had died somewhere else." One of the Companions said, "O' Messenger of Allāh ! Why so?" The Messenger of Allāh (peace and blessings of Allāh be upon him) replied, "Whoso dies in a foreign land, will receive such a spacious portion in the Paradise which extends from his place of death to his home where he is buried." It is narrated that the Messenger of Allāh (peace and blessings of Allāh be upon him) standing at the grave of a person said, "I wish this person had died in some foreign land !" Encouraged by such traditions and happenings, Muslims of earlier period used to go far away from their native lands and there they promulgated the faith, earned their living, attained knowledge and learning, and struggled in the way of God.

(e) **Reliance on Alms :** There are persons who do not intend to work hard and avoid going abroad for earning their livelihood, but instead rely on

alms and poordue bestowed by others. They think begging lawful for them although it is a form of disgrace in itself. Physically quite healthy but do not hesitate to beg. Such people are found in large number in Muslim countries. The flatterers, who cluster around kings, nobles and affluent people, belong to the same category of beggars. Keeping these people in view Islam says 'those who are healthy and are fit to earn have no right in alms and poordue'. So, according to a Tradition contained in Abū Dāwūd and Nisā'i, the Holy Prophet (peace and blessings of Allāh be upon him) told two persons who demanded some alms. "There is no share in the poordue for those who are rich, healthy and strong persons who can earn their livelihood." According to another Tradition 'It is not lawful for a rich, strong and healthy person to avail of alms.'

This way Islam has severely condemned to seek charity from other people without any reasonable demand. Muslim and Bukhāri transmitted a Tradition of the Holy Prophet (peace and blessings of Allāh be upon him), who said : "Whoso begs from others would appear with his face without any flesh on it." Muslim transmitted on the authority of Abū Huraira (Allāh be pleased with him) that the Holy Prophet (peace and blessings of Allāh be upon him) said, "Whoso begs without any necessity but for increasing his wealth seeks embers for himself (to be consumed in them). Now it is upto him either to increase the embers or reduce them."

It is transmitted in *Sahihain* on the authority of Ibn 'Umar (Allāh be pleased with him) that the Holy Prophet (peace and blessings of Allāh be upon him) while standing on the pulpit and declaring alms and unlawful earning to be avoided and also begging, said, "The upperhand is better than the lower hand." i.e., the giver of alms is better than the receiver of alms." In *Ṣaḥiḥ Muslim*, it is reported on the authority of Abū Huraira (Allāh be pleased with him) that the Holy Prophet (peace and blessings of Allāh be upon him) said, "A person amongst you who gets up early in the morning, goes to the forest and brings some wood to give in alms is better than begging from others who may or may not give him anything. The upper hand is always better than the lower one". In *Musnad Ahmad* it is reported on the authority of 'Abdur Raḥmān b. 'Aūf that the Holy Prophet (peace and blessings of Allāh be upon him) said, "As soon as a person opens the door to beg, God opens for him the door of poverty and hunger." It is transmitted in *Nisā'i* on the authority of 'A'id b. 'Amr (Allāh be pleased with him) that the Holy Prophet (peace and blessings of Allāh be upon him) gave alms to a person who came to him for this purpose and when he kept his foot on the threshold, the Holy Prophet (peace and blessings of Allāh be upon him) said: "If the people come to know of the disgrace concealed in the begging they would never go to any person to beg."

There are two conditions when begging is not

contemptible, (a) asking the governor or an affluent person, and (b) compelled by circumstances no course is left for him but to beg. In an Islamic State, the ruler is empowered to punish the beggar who is quite healthy and fit to earn his livelihood but desires to remain burden on the society, and makes begging as his profession; and who is under the impression that it is lawful for him to receive the poordue, though it is unlawful for him to take *Zakāt*. It is lawful for the ruler if he is a Muslim, that he should award punishment on the crime, not explicitly mentioned by the *Shari'ah*, to the person who commits it.

Mean Occupations: Imām Ghazali, in his book entitled '*Ahyaul 'Uloom al-Din*', while discussing the necessity of trade and industry for the reformation of social environments, makes a mention of mean occupations. He says there are certain trades which can be acquired without putting in much labour and endeavour. Some people, in their childhood, pay less attention or totally ignore to be equipped with the working of commerce and industry. They cannot hope to earn anything. Consequently, they aim at snatching the earnings of others. This sentiment of procuring wealth without any hard labour gives rise to two occupations, one of which is theft, robbery and dacoity and the other is beggary.

The common man remains always at his guard against the treacheries of these two groups of robbers and beggars, but the later dexterously drive

their derogatory plans and schemes. The robbers remain on the look out of their taste and become the leaders of notorious gangs, while the weaker stock sticks to stealing and theft.

The beggars have their own devices to extract wealth from other persons on one pretext or the other and thus deceive them to what extent they possibly can. If these beggars are asked to engage themselves in some work and earn their livelihood in a decent manner they advance strange arguments that there is no work which could be performed by them, or they are unable to do any hard work. So, some beggars pretend to be blind and move in the streets along with their families to beg; some poor persons disguise to be crippled, lame or diseased so that other people may show their sentiments of sympathy and shower mercy by way of giving alms to them.

Besides, there are other beggars who learn a few phrases and gestures such as jokes, imitating others, conjurers, fine prose and decorated verses etc., which they recite and engulf others who are wealthy. Intelligent beggars with alluring words tempt the passions and arouse in others base desires. Also there are persons who pounce upon the wealth of the rich with amulets, deceiving children and ignorants, by deluding them to be of great use for fortune and cures. This category includes fortune tellers, astrologers and those who, on the pulpit vehemently preach and collect donations.

All the above-mentioned groups have but the same end in view *i.e.*, extracting money from the wealthy pockets. Imām Ghazali, having great insight and information about these wretched folk has given a true picture as to how the robbers, dacoits and beggars are born and the methods they adopt to deprive the common man of his wealth, by playing with their sentiments.

Lack of Planning : The last group of delinquents to search their sustenance consists of those persons who are blank to planning even though they have the strength and energy to do some work of labour. This is due to their limited knowledge of various methods needed for earning wealth. They are pleased to fling the whole responsibility on the shoulders of the Government but themselves sit idle bereft of any attempt to exert themselves for earning their sustenance. Islam does not encourage this trend. It makes the authority responsible to look for proper jobs for proper persons and help them to earn their livelihood.

Anas bin Mālik (Allāh be pleased with him) reported that an *Anṣār* (Helper) once came to the Holy Prophet (peace and blessings of Allāh be upon him) and complained of his unemployment, who asked him if he had anything at his home. The *Anṣār* replied, "One thick sheet of cloth which he uses as a cover and as a mat to sit on, and a cup to drink water. The Holy Prophet (peace and blessings of Allāh be upon him) asked him to fetch

both the things to him. And he brought these. The Holy Prophet (peace and blessings of Allāh be upon him) told the Companions in the assembly at that time that he wanted to sell the sheet of cloth and the cup, for at least one *Dirham*. He further said: Is there anyone who could buy it for two *Dirhams*. The Holy Prophet (peace and blessings of Allāh be upon him) gave the money to the *Anṣār* and said, "With one *Dirhām* buy food for you and your family and an axe with the rest of the amount left with you." The *Anṣār* went away and then returned with an axe without a handle. The Holy Prophet (peace and blessings of Allāh be upon him) himself fixed a handle in the axe and gave it to the *Anṣār* asking him to go to the forest, cut the wood and bring it to the market to sell it. He also asked him to see him again after fifteen days. The *Anṣār* busied himself with the job of cutting the wood and selling it in the market of Medina. After fifteen days he came to the Holy Prophet (peace and blessings of Allāh be upon him) who said, "This method of earning wealth is better than begging, and know ye well that on the Day of Resurrection the face of a beggar, will be shorn of flesh. It is lawful for the three categories of people: (a) The poor, (b) In debt over head and ears, and (c) In severe hardship." In view of the Tradition, the Holy Prophet (peace and blessings of Allāh be upon him) did not appreciate a strong and healthy person to live on alms, charity or poordue. It is incumbent on him to earn his livelihood by hard labour, which endows

him honour and respect, and satisfaction too.

Islamic system is much superior to the systems that emerged up many centuries later for the solution of poverty and hunger. It aims not at temporary assistance or aid, nor it feels enough to allure the beggars with very soft and sweet words of mouth. It blesses man with a permanent solution of the problem in the best of manners and respectfully too. It prevails upon humanity to utilize their capabilities to improve the economic condition and eliminate beggary altogether.

The Other Way of Removing Poverty : Islam possesses a tremendous overwhelming power to preserve man from the pricks of poverty and arms him completely to brave the raids of poverty and huuger. Let us try to comprehend as to what is the fault of the crippled who have no physical fitness to labour? What is the worthlessness of the widowed woman who has been left to mourn after her husband's death? What is the oddity and offence of the orphans and old people? What is the sin of sufferers from some serious disease or illness and also those who have been hit hard by some awful calamity? Does it behove well that these souls be left to the mercy of the society? No, not at all. Islam has prescribed for them as well. The first and foremost principle in this connection is the mutual regard of the members of a family, and their cooperation and assistance to each other. The rich should help the weak and

the poor. The affluent persons should make effective arrangements to support their unfortunate relatives, and enable them to stand on their own feet because all the members of a single family have mutual responsibilities and obligations. They are tied together by the same blood. This is the universal truth, which Islam endorses in the words of the Holy Qur'ān :

"And those who are akin are nearer one to another in the ordinance of Allāh." (8 : 75)

Relationship and Treating One's own Relatives

Well : Islam has laid great stress on the rights of relatives. The Holy Qur'ān and *Ahadith* have persuaded them to do good to their relatives and warned those who are arrogant and misbehave with their kins. The Almighty Allāh says :

"Lo ! Allāh enjoineeth justice and kindness, and giving to kinsfolk, and forbiddeth lewdness and abomination and wickedness." (16 : 90)

"And serve Allāh. Ascribe no thing as partner unto Him. (Show) kindness unto parents, and unto near kindred, and orphans, and the needy, and unto the neighbour who is of kin (unto you and the neighbour who is not of kin, and the fellow-traveller and the wayfarer and (the slaves) whom your right hands possess. Lo ! Allāh loveth not such as are proud and boastful." (4 : 36)

"O' mankind ! Be careful of your duty to your Lord Who created you from a single soul and from it created its mate and from them twain

hath spread abroad a multitude of men and women. Be careful of your duty toward Allāh in Whom ye claim (your rights) of one another, and toward the wombs (that bear you). Lo ! Allāh hath been a Watcher over you." (4 : 1)

"And render to the kindred their due rights, as (also) to those in want, and to the wayfarer. But squander not (your wealth) in the manner of a spendthrift." (17 : 26)

"So give to the kinsman his due, and to the needy, and to the wayfarer. That is best for those who seek Allāh's countenance. And such are they who are successful." (30 : 38)

The Holy Prophet (peace and blessings of Allāh be upon him) said : Whoso believes in Allāh and in the Hereafter must honour and acknowledge kinship. (*Bukhāri* and *Muslim*)

Mercy is hanging by the leg of the Throne of Allāh. It proclaims that whoso joins me with the leg he will be blessed nearness to Allāh, but whoso disjoins me will be removed away from the presence of God. (*Bukhāri* and *Muslim*)

The Holy Prophet (peace and blessings of Allāh be upon him) has made it obligatory for the Muslims to do a good turn to their parents, and kinsfolk, and said, "Be good to your parents, sisters and brothers and also the kinsfolk. It is an obligation which must be fulfilled, and kinship must be kept cleanly strong."

It is clear from the Qur'ānic text that a kinsman has more right upon his kins than others

because there exists relationship between them. If any person does not help his relative and his family at the time of his unemployment and distress, he fails to fulfil his obligation of relationship. If a person can inherit the property of a near relative after his death, without spending anything, justice demands that he should spend, without any personal gains, on him in his life keeping in view that he would be an heir of the property and wealth that would be left behind by his kin after his death.

Some of the Scholars are of the view that the right of kinsmen is not obligatory, but merely desirable. But God has made it obligatory and 'a right', and the Holy Prophet (peace and blessings of Allāh be upon him) too, has declared it in the same words. The word 'desirable' does not appear in the Qur'ān or the Tradition.

If some person says that 'the right' merely means 'not to break off the ties with kinsmen', then the answer is quite clear as is laid down in *Zad al-Ma'ad* written by Imām Ibn Qayyim as under :

1. What further dissolution of kinship can be expected when a kin is dying of hunger and thirst and is groaning under the scorching heat of the sun and trembling in the winter cold, and he is not given even a morsel to eat or water to drink and is not allowed some shelter under the shade of his walls? If this is not termed as dis-

solution of kinship, then we fail to make out what has been enjoined by Allāh about this blood relation known as kinship.

2. What is that relationship which has been made obligatory by the Holy Qur'ān and the *Sunnah*, and its avoidance is condemned? What else is there in the relationship for a common man to know of and be acted upon by man?

The Holy Prophet (peace and blessings of Allāh be upon him) has mentioned the rights of brothers and sisters along with parents, i.e., "Do good to your parents, to your sisters and brothers, to other nearer kins, and to those who are nearer to them and so on." Has there been any injunction for its abrogation? What is it that declared previously the rights of parents as obligatory and then termed the rights of brothers and sisters as desirable?

There is a consensus of opinion among the Muslim Jurists that a husband can be forced to provide subsistence to his wife, and the father to provide subsistence for his son and daughter. Also the son is obliged to serve his parents. Opinion about other kins may differ in an Islamic State as to the extent of judgement about supporting and maintaining the kins, but according to the jurists, every relative is obliged to assist his kins and confer favour upon them.

Among all the Schools of Thought in Islam,

Imām Abū Hanifa and Imām Aḥmad bin Hanbal appear to cover a wide range, and Imām Ibn Qayyim has advanced a lot of arguments in support of these Schools, from the Holy Qur'ān and the *Sunnah*. He mentions many Traditions concerning incurring of expenditure on kith and kin in his book entitled *Zad al-Ma'ad* :

It is reported in *Sunan* Abū Dāwud on the authority of Kalab ibn Manfa'at al-Ḥanafī who reported from his grandfather that once he went to the Messenger of Allāh (peace and blessings of Allāh be upon him) and requested, "O' Messenger of Allāh! Whom should I support and favour and be generous?" He replied, "On your parents then on sisters and brothers, thereafter on other kins." (*Abū Dāwūd*)

Tāriq bin Mahārabi reported that he came to Medina and saw the Messenger of Allāh (peace and blessings of Allāh be upon him) delivering a sermon from the pulpit and he heard him saying: "The giver has an upper hand and (charity begins at home) start it from your very house. First of all to parents, then to sisters and brothers and then to him who is near of kin one after the other." (*Nisā'i*)

Abū Huraira (Allāh be pleased with him) reported that a man came to the Messenger of Allāh (peace and blessings of Allāh be upon him) and asked: "O' Messenger of Allāh! Who amongst the people is the most deserving of my good

treatment?" The Prophet replied: "Thy mother." He asked: "Who is next?" The reply was: "Thy mother." Then he asked: "Who is next?" He (the Holy Prophet) replied: "Thy mother." Then (on a query for the fourth time) he (the Holy Prophet) said: "Then is your father." To another question he (the Holy Prophet) replied: "Then is your kin who is nearer to you, one after the other."

Mu'āwiya 'Ashiri reported that once he enquired from the Messenger of Allāh (peace and blessings of Allāh be upon him) as to who is the most deserving among people of my good treatment. He replied, "Thy mother." I asked: "Who is next." The reply was: "Thy mother." The third time when I repeated the same question he (the Holy Prophet) replied: "Thy father and then is your kin who is nearer to you, one after the other." (*Tirmidhi*)

'Amr bin Shu'aib reported from his father who reported from his grandfather that the Messenger of Allāh (peace and blessings of Allāh be upon him) said, "No doubt the best of the provisions is that which you have earned by hard labour. Your children too are your earnings. You can eat from the income of your children without any hesitation." (*Abū Dāwūd*)

Jābir b. 'Abdullāh (Allāh be pleased with him) reported that the Messenger of Allāh (peace and

blessings of Allāh be upon him) said: "Bestow alms to thyself first and then to your family. If something is left then bestow it upon your kins who are nearer to you one after the other." (*Nisā'i*)

The Traditions mentioned above are the elaboration of the Qur'ānic Verses which are given below :

"And worship Allāh and ascribe naught as partner unto Him. (Show) kindness unto parents, and unto near kindred . . ." (4 : 36)

"Give the kinsman his due." (17 : 26)

"So give to the kinsman his due." (30 : 38)

God has mentioned the rights of kins along with the parents, and so did the Holy Prophet (peace and blessings of Allāh be upon him) rehearsed to the Muslims to serve their kins as they are obliged to do it and the kins have their rights on them. It is a serious maltreatment on the part of a person who does not give even a loaf of bread to his relative when the latter has been reduced to a destitute although the former has the means to remove his poverty and provide him with clothing. In case he helps him, he favours him by giving him loan, it will, of course, be the worst type of maltreatment.

Maintenance of Relatives : Allāh has made the guardian responsible for the maintenance of the child as a father is responsible to look after his

child. So Allāh says in the Holy Qur'ān :

"Mothers shall suckle their children for two whole years : (that if for those who wish to complete the suckling). The duty of feeding and clothing mothers in a seemly manner is upon the father of the child. No one should be charged beyond his capacity. A mother should not be made to suffer because of her child, nor should he to whom the child is born (be made to suffer) because of his child. And on the (father's) heir is incumbent the like of that (which was incumbent on the father)." (2 : 2)

Ḥaḍrat 'Umar (Allāh be pleased with him) practised likewise as has been narrated by Sa'id bin Muṣayyib that he put the kins of a child behind the bars, from the paternal side because they did not acknowledge their obligations to provide sustenance to the child. He reported that the guardian of a child went to Ḥaḍrat 'Umar (Allāh be pleased with him) who ordered him to nourish and feed the child from his own provisions. Ḥaḍrat 'Umar (Allāh be pleased with him) further said to him, "If I had come to know of his distant kin even, I would have held him responsible for supplying sustenance to the child."

In this connection a tradition is reported on the authority of Zaid bin Thābit (Allāh be pleased with him) who said : "If the mother and uncle of a child are alive from amongst his heirs then in accordance with the law of inheritance,

they are responsible to the extent of their share in inheritance, for the maintenance of child." None of the Companions of the Holy Prophet ever criticised the above mentioned decisions of Ḥaḍrat 'Umar and Ḥaḍrat Zaid bin Thābit (Allāh be pleased with them).

Ibn Juraij has said that he asked 'Ata about the significance of "On the heir like this." 'Ata replied that in view of being the guardian of the orphan it is obligatory on them to incur expenditure on the child. Juraij said, "If the child has no property etc., will the guardian be arrested and sentenced for not looking after him?" On this 'Ata said, "Should the child be left to die and be not looked after properly."

Ḥasan Baṣri while interpreting the above Verse said: "The guardian of the child should spend on him till the child may not remain dependant on his guardian anymore." Qatāda, Mujahid, Zaḥḥak, Zaid b. Aslam, Qazi Shuraih, Qabeesa bin Zuwaib, 'Abdullāh b. 'Utba b. Mas'ūd, Ibrahim Nakh'i, Sh'bi and Companions of Ibn Mas'ūd, and thereafter Sufyān Thaūri, 'Abdur Razzāq, Abū Ḥanifa and their followers and then Ibn Ḥanbal, Ishāq, Dāwūd, etc., have given the interpretation similar to that of Ibn Juraij and 'Ata.

The Practice of Imām Abu Hanifa regarding incurring of Expenditure on kinsmen: Imām Abū Ḥanifa holds it obligatory to incur expenditure on kinsmen which include sons, grandsons, parents and

their parents without any distinction whether they are Muslims or not. In all other cases incurring of expenditure is obligatory provided the relative is a Muslim because it is not obligatory for a Muslim to incur expenditure on any other kin if the latter is a non-Muslim.

Two things must be kept in view in connection with incurring expenditure on kins, (i) capacity to spend, and (ii) the need and want of the person on whom it is spent. If the person on whom expenditure is being incurred is a child or an old man or a woman, his or her poverty must be kept in mind. In the case of a male person it must be seen if he is blind or is incapable of working due to any disability. If he is healthy and is not blind it is not obligatory to incur expenditure on him. According to Imām Abū Ḥanifa this maintenance allowance will be in accordance with hereditament. Providing means of sustenance to the child is the obligation of his father. Ḥasan b. Ziyād Lulavi has advanced his arguments in the like manner saying: Maintenance of a child is the obligation of both father and mother in accordance with their hereditament.

The Way of Imam Ahmad bin Hanbal: Imām Aḥmad bin Hanbal opines that if the destitute and the helper belong to the same genealogy, the maintenance of the seeker is obligatory whether he is his heir or not. When he belongs to some other genealogy his maintenance is not obligatory.

According to Imām Aḥmad there is no obligation on the nearest relatives to provide sustenance, if they are reckoned as heirs. Some persons, after the death of Imām Aḥmad have proved the basis of the genuineness of providing the means because they are of the view that providing maintenance is a part of the inheritance. In view of Imām Aḥmad the supporter and the person who is supported must have the same faith that the provision may be given to him and expenditure incurred on him. According to another version there is no such condition for parents. According to Imām Aḥmad a person who is under obligation to provide maintenance to other person is also responsible for the maintenance of his wife.

Qāzi Abū Ya'la says : In the like manner if a person has to provide means of provision to his relatives such as brother, nephew, uncle, etc., it is also necessary that he should look after their piety. If it is a condition to keep an eye upon the piety of a person it becomes obligatory on him to provide sustenance to his wife as well, for, in this way he would keep himself pious.

Pre-requisites for Providing Maintenance: The Jurists have prescribed two conditions for providing maintenance to the relatives. The first condition is that the person for whom the maintenance is obligatory must be living in poverty. If he becomes rich by securing some riches from somewhere or fortunately grows wealthy after getting

some work, then his relatives are no more under obligation to provide him maintenance because assistance to the poor relatives was due to the sentiments of sympathy and help. And when the poverty-stricken person becomes rich and independent none of his category can have any claim for succour and assistance. The second pre-requisite is that the man who is under obligation to provide maintenance must have more than his genuine needs. Ḥaḍrat Jābir (Allāh be pleased with him) reported the Apostle of Allāh (peace and blessings of Allāh be upon him) as saying : "First spend on your own self, then on your family." To incur expenditure on near relative is due to sympathy. It is therefore, obvious that only that much of wealth would be spent on others which is more than the basic necessities or the needs of family.

Basic Components of Maintenance: No limit has been prescribed by Islam to the expenditure to be incurred on the maintenance of kinsmen. Its reason is clear and convincing that needs and requirements change with the changing circumstances. Sometimes the giver is wealthy and prosperous. Sometimes he is a wealthy man of an ordinary standard. In such conditions Islam enjoins to its adherents to have a very sympathetic view of the situation in so far as the resources are concerned and the needs of the person who is maintained. It behoves well if other relatives come forward to extend their assistance, moral and

material for the betterment of the person involved in the web of poverty and hunger. God says :

"Let him who hath abundance spend of his abundance, and he whose provision is measured, let him spend of that which Allāh hath given him. Allāh asketh naught of any soul save that which He hath given it. Allāh will vouchsafe, after hardship, ease." (65 : 7)

"Provide for them, the rich according to his means, and the straitened according to his means, a fair provision." (2 : 236)

"The duty of feeding and clothing nursing mothers in a seemly manner is upon the father of the child." (2 : 233)

The Holy Prophet (peace and blessings of Allāh be upon him) once said to Hind, the wife of Abū Sufyān, that she should receive only so much out of the property of her husband that would be sufficient for the maintenance of her ownself and her children.

The Jurists have included six items in the obligatory maintenance :

- (1) Eating and drinking.
- (2) Suitable clothing for the summer and winter seasons.
- (3) Accommodation and its requisites.
- (4) Servant for a person who is unable to do his own work.

(5) Marriage of a major who is in need of marriage.

(6) Incurring expenditure on the family of the deserving seeker of maintenance.

Shaikh al-Islam Ibn Quḍāma, in his book entitled *Al-Kafi* writes :

"Maintenance should be in accordance with the need of the needy because the real purpose of providing maintenance is to fulfil his needs. If he needs a servant for his service, the maintenance of his servant shall also be obligatory along with him. If he has a wife the provisions must be supplied for her as well."

Again he says :

"If the receiver of maintenance is desirous of marriage, arrangements must be made for his marriage as well, for marriage too is as essential as food, drink and dress. It would not be proper that a woman is selected for the recipient of maintenance, who is not according to his expectations or below his standard."

There is no definite ruling of Muslim Jurists on the medical treatment of the recipient of maintenance. To us it appears that it is the responsibility of the same person on whom rests the obligation of maintenance. This cannot be washed off by any reason.

Maintenance of Relatives is the Distinctive Feature of Islam : Islam has laid the foundation of social security by rendering the rich responsible to provide maintenance to their poor and destitute kinsmen. Islam has not declared it merely desirable but it is a right which the Almighty Allāh has ordained to be fulfilled. Whatever has been mentioned in the jurisprudence of Islam regarding the provision of maintenance, we hope, can nowhere else be found in any of the religions of the past, nor it is available in the modern age, or its codes. Islam has given definite right to the poor and the needy even to sue his rich relatives for the maintenance allowance. This is the right to which we give little importance in the Islamic Society, for the reason known to us all, that it is contained in the religion and that we inherited it from our forefathers. This is a right and obligation to which we pay no heed, rather we are averse to it. But it is a matter of great surprise for the non-Muslim nations which are highly developed in the field of civilization and culture that Islam has given such an elaborate system to look after the poor and the needy. Dr. Mohammad Yusuf Musa in his book entitled *Islam and its Need to the Human World* while expressing his views on Islam and family life, observes :

“Perhaps it would be advisable for me to say that during my stay in France, I noticed a girl working as maid-servant in the house. To

me she appeared a fine breed and come of a very good family. I asked the mistress of the house the reason of that girl's adopting to service. She said, “She comes of a good family of the city. Her uncle is very rich but pays no attention to her betterment.” I said, “Why does she not take the matter to the court of law and claim her right of maintenance from him?” She was surprised to know of the right and told me that there was no such law for a girl to demand any such right. Thereafter I explained to her the Islamic injunction on that account. She remarked, “Who is there to frame such a law (beneficial to the poor and the needy) for us? If there exists such a law, rest assured that no girl would seek any employment in a factory or in a Government Department.”

CHAPTER 4

THE IMPORTANCE OF ZAKAT IN THE ISLAMIC ECONOMIC SYSTEM

Islam has enjoined every sane person to earn his living earnestly for himself, for his family and to spend also on the poor and in the way of Allāh and on those who are unable to work. The maintenance of a person who is unable to earn for himself or for his family and does not own any property to fulfil his basic necessities of life is the obligation of his prosperous kins. But each and every poor man is not so fortunate to have rich relatives to shoulder the responsibility of providing him sustenance. In such circumstances what will be the fate of widows, orphans, superannuated persons, insanes, permanent diseased, blind, etc. These persons can hardly support themselves nor can be supported by their kins who are already living from hand to mouth. These persons cannot be left to the mercy of the society or to their fate to become a morsel of poverty and hunger, when the society is a mere silent spectator even though there are rich persons in the society. Should they (the unfortunates) be deprived of aid and assistance?

Islam has not neglected these unfortunate members of the society as God has fixed a certain portion as their right from the wealth of the rich. It is known as *Zakāt* (poor-due) which is regarded as obligatory. The main aim of *Zakāt* is to eradicate poverty altogether by spending for the welfare of the poor and the destitute. The Holy Prophet (peace and blessings of Allāh be upon him) on many occasions, made home to the Companions that the Poor-due should be spent for ameliorating the condition of the poor. He had ordered Ḥaḍrat Mu'ādh (Allāh be pleased with him) while despatching him to Yaman that he should collect the Poor-due from the rich and distribute it among the needy and the handicapped. Imām Abū Ḥanifa followed the same course and declared that the Poor-due is meant only for the welfare of the poor.

Zakat Fil Amwal : The rate of Poor-due on agriculture produce, such as grains, fruits, vegetable, etc., is one-tenth or one-twentieth. The Holy Prophet (peace and blessings of Allāh be upon him) said : "If the land is cultivated with rain water, the rate will be only one-tenth of produce, and if the means of irrigation are river water or canal water or wells the rate will be one-twentieth of produce. In the present age, factories, mills and such like concerns will be treated as agricultural land for fixing the rate of Poor-due. It is laid down in various traditions that the rate of

Zakāt on honey will be one-tenth of the total production. In the case of animals such as cows, buffaloes and the silk-worms the same principle will be followed, but without differentiating one thing from the other.

A Muslim is obliged to pay two and a half per cent as Poor-due on cash and commercial goods provided these are more than his real necessities of life and free from encumbrance. *Zakāt* on animals kept for getting milk and for the development of races such as camel, cow, goat, etc., shall have to be calculated by the same rate, provided these animals are grazed free of charge most of the year. Imām Malik does not make any variation from this principle, even if the animals are fed by the owner himself from his own pocket. Some companions and their followers declared *Zakāt* as obligatory even on horses and Imām Abū Ḥanifa agreed to it.

Poor-due on excavated articles is one-fifth and similar rate is fixed for the mineral wealth according to the Jurists of Islam. They, however, differed on the point whether this one-fifth will be distributed like *Zakāt* or spent for the welfare of the State like *Fai*.

Zakat al-Fitr or Fitrana : Now we come to the form of Poor-due imposed on individuals. It is called *Zakāt al-Fitr* or *Fitrana*. It is to be paid to the poor on the completion of fasts of Ramaḍān prior

to the offering of '*Id*' prayer. The wisdom in declaring it obligatory is as under :

- (1) Compensations for failings, deficiencies and shortcomings during the fasting days.
- (2) To please the poors and show the sentiments of affection and brotherhood to them and to enable them to enjoy the festival with pleasure along with their children and families.

Ḥadrat Ibn 'Abbās (Allāh be pleased with him) said : "*Fitrana* has been declared obligatory by the Holy Prophet (peace and blessings of Allāh be upon him) so that the people who fast during the month of Ramaḍān may be cleansed of their sins and at the same time the poor may be provided with the means of their sustenance." The distinguished characteristics of *Fitrana* are :

- (1) It is levied on the individuals and not on wealth.
- (2) It is obligatory for all Muslims whether they are free or slave, male or female, rich or poor. However, the poor is under obligation to pay it provided he has more than his meals for one day and night, for himself and the members of his families on the day of '*Id*'.

This aims at training the Muslims to spend at the time of felicity and also at the time of adversity and to accustom them to give something to

others for their sustenance out of their own earnings to rid hardness of the heart. The giver is always superior to the receiver. There is a saying: "It is better to give than to take; it is better to serve than to be served; it is better to love than to be loved."

According to a Tradition, "God purifies the wealthy of his wealth. A poor is rewarded much more than he gives in the way of Allāh to please Him." Imām Abū Hanifa differs from other Imāms and says that *Fitrana* is obligatory on him who is a man of means (*Ṣāhib Niṣāb*)

- (3) Every Muslim who is under obligation to pay *Fitrana*, is responsible for the payment of *Fitrana* on behalf of his wife and children and also on behalf of that person who is dependant upon him for his maintenance.
- (4) The amount of *Fitrana* is so meagre that every Muslim, rich or poor, can easily pay it. The Holy Prophet (peace and blessings of Allāh be upon him) said: "The amount of *Fitrana* is equal to one *ṣā'* of dates, wheat or any such thing and the payer can pay one *ṣā'* of the commodity which is eaten in abundance in that place where he resides." The *Fitrana* of a commodity is equal to two and a quarter seers in weight. It is reported that 'Umar bin 'Abdul 'Aziz, Hasan, 'Ata, etc., used

to pay the amount equivalent to the value of *Ṣadaqa Fitr*. Imām Abū Hanifa followed the same principle. The same system prevails in the modern age (among the Muslims). The payment of *Fitrana* in cash in the present age is very useful for the poor and needy. As the ultimate aim of *Ṣadaqa* is to remove the poverty of destitute and make him rich, the best course for attaining this purpose is therefore, to pay *Fitrana* in cash.

The Importance of Zakat (Poor-due) in Islam :
Zakāt (Poor-due) is no less than a miracle of Islam and a sign of God's grace, because Islam is the final, complete, comprehensive and eternal revelation from the Creator. This system prevails since centuries and creates no dissatisfaction or abhorrence to its followers, rich or poor, nor estranged any one, or made the relations between the rich and the poor averse to their respective rights. The economic problem which had swayed for long has been solved by Islam permanently. It is the fundamental principle of Muslim society to get the rights of the poor acknowledged by the rich and the Government as well. *Zakāt* is the third pillar of Islam and is one of its fundamentals. It is one of the four forms of worship.

Ḥadrat 'Umar (Allāh be pleased with him) reported the Prophet (peace and blessings of Allāh be upon him) as saying: "Islam is based on

five things : (1) To bear witness that there is no god but Allāh and Muḥammad is the Messenger of Allāh, (2) To establish Prayers, (3) To pay *Zakāt* (Poor-due) (4) To fast during the month of Ramadān, and (5) To perform *Hajj* (Pilgrimage) if a person has the requisite means.

Poor-due is one of the fundamentals of Islam which has been mentioned along with the Prayers. It enables man to have the rights and it is an obligation for the rich and wealthy. (*Bukhārī and Muslim*)

Zakāt (Poor-due) has been mentioned in the Holy Qur'ān along with repentance from infidelity and establishment of Prayer. God speaks of the infidels who wage war against the Muslims, as under :

“...But if they repent and establish Prayer and pay the Poor-due, then leave their way free. Lo ! Allāh is Forgiving, Merciful.” (9 : 5)

“But if they repent and establish Prayer and pay the Poor-due, then are they your brethren in religion. We detail Our revelations for a people who have knowledge.” (9 : 11)

This means that no infidel can be reckoned as a member of the Islamic brotherhood unless he repents for his previous sins, offers Prayers and pays Poor-due out of his wealth for the collective cooperation of the community. Only thereafter he can be considered as the sharer of the benefits

achieved by the community as a whole. Thus the payment of Poor-due is a pre-requisite for joining the brotherhood of Islam.

The declaration of the Poor-due along with the Prayers in the Holy Qur'ān and in the *Sunnah*, is an enough testimony for the deep and strong relation that exists between the two. Prayer is one pillar of Islam. Whoso establishes it, establishes the Faith, and whoso dismantles it demolishes the whole structure of religion. Poor-due is like a bridge of Islam. Whoso crosses it, will succeed and whoso turns away from it will perish. ‘Abdullāh bin Mas‘ūd (Allāh be pleased with him) says, “You have been enjoined to establish Prayers and pay the *Zakāt* (Poor-due). The Prayers of non-payer of Poor-due is not acceptable to God.” Jābir reported on the authority of Zaid who said : “Prayer and Poor-due have been made obligatory together without creating any gulf in between them.” Thereafter he recited the following Verse of the Holy Qur'ān :

“If they repent, establish Prayers and pay Poor-due, they are your brethren in faith.”

He further said : “Prayer will be acceptable in case the person offering Prayer has also been paying the *Zakāt* (Poor-due).” Then he said : “May God bless Ḥadrat Abū Bakr (Allāh be pleased with him) who understood the importance of ‘Poor-due’ (that he declared war against those who differentiate between Prayer and Poor-due).

The Holy Qur'ān declares that the payment of Poor-due is one of the virtues of the believers, favourites, pious and rightly-guided persons and its avoidance is one of the characteristics of infidels and hypocrites. This is the criterion by which we judge the Faith, as we read in *Ṣaḥīh al-Bukhārī* :

"Poor-due makes to stretch a wide gulf between Islam and infidelity, between Faith and hypocrisy and between piety and wretchedness."

So, no person can be enumerated as a Muslim among the ranks of believers who have been promised eternal blessings in the Hereafter and the pleasures of Paradise, without the payment of Poor-due. Those who believe and pay the Poor-due, will be guided straight and right under the direct guidance of God who says :

"And who are payers of the Poor-due."
(23 : 4)

"Those who establish worship and pay the Poor-due and have sure faith in the Hereafter."
(31 : 4)

"It is not righteousness that ye turn your faces to the East and the West ; but righteous is he who believeth in Allāh and the Last Day and the angels and the Scripture and the Prophets ; and giveth his wealth, for love of Him, to kinsfolk and to orphans and the needy and the wayfarer and to those who

ask, and to set slaves free ; and observeth proper worship and payeth the Poor-due. And those who keep their treaty when they make one, and the patient in tribulation and adversity and time of stress. Such are they who are sincere. Such are the God-fearing." (2 : 177)
"Who give not the Poor-due, and who are disbelievers in the Hereafter". (41 : 7)

The hypocrites hold themselves back from paying the Poor-due and if at all they do it, it is most reluctantly. But man cannot deserve the blessings of God without paying the Poor-due which has been enjoined for the Believers and the righteous people. God says :

". . . My mercy embraceth all things, therefore, I shall ordain it for those who ward off (evil) and pay the Poor-due, and those who believe Our revelations." (7 : 156)

"And the believers, men and women, are protecting friends one of another ; they enjoin the right and forbid the wrong, and they establish worship and they pay the Poor-due, and they obey Allāh and His Messenger. As for these, Allāh will have mercy on them. Lo ! Allāh is Mighty, Wise." (9 : 71)

"Your friend can be only Allāh ; and His Messenger and those who believe, who establish worship and pay the Poor-due, and bow down (in Prayer)." (5 : 55)

"...Verily Allāh helpeth one who helpeth Him. Lo ! Allāh is Strong, Almighty——"

"Those who, if We give them power in the land, establish worship and pay the Poor-due and enjoin kindness and forbid iniquity. And Allāh's is the sequel of events." (22 : 40,41)

Punishment in this world and in the Hereafter for non-payment of Poor-due : Islam announces punishment for the non-payer of Poor-due, in this world and in the Hereafter. As regards retribution in the Hereafter, God has warned those who avoid to pay the Poor-due, in the following words :

"...They who hoard up gold and silver and spend it not in the way of Allāh, unto them give tidings (O' Muḥammad) of a painful doom. On the day when it will (all) be heated in the fire of hell, and their foreheads and their flanks and their backs will be branded therewith (and it will be said unto them) : Here is that which ye hoarded for yourselves. Now taste of what ye used to hoard." (9 : 34, 35)

Abū Huraira (Allāh be pleased with him) reported the Apostle of Allāh (peace and blessings of Allāh be upon him) as saying : "The person whom Allāh has blessed with wealth in this ephemeral world does not pay Poor-due, will be made to appear on the Day of Resurrection. A bald poisonous snake will be placed round his neck to sting both his jaws and utter : I am your wealth that ye hoarded." Thereafter the Apostle of Allāh

(peace and blessings of Allāh be upon him) recited :

"And let not those who hoard up that which Allāh hath bestowed upon them of His bounty think that it is better for them. Nay, it is worse for them. That which they hoard will be their collar on the Day of Resurrection. Allāh's is the heritage of the heavens and the earth, and Allāh is informed of what ye do." (3 : 180)

As regards punishment in this transitory world, the Apostle of Allāh (peace and blessings of Allāh be upon him) said : "Allāh will plague the people with poverty and scarcity, if they stretch back their hands from the payment of the Poor-due."

According to another Tradition : Whenever the people stretch back their hands from paying the Poor-due, Allāh withdraws his benedictions from them: Had there been no four-footed animals on this earth, there would never have been any rain (for these people).

This means that non-payment of Poor-due invites calamities and destruction of wealth hoarded. Besides ephemeral calamities and heavenly punishments on account of punitive justice proclaimed by the Maker of the Universe, punishment has been prescribed by the *Shari'ah*, the enforcement of which is the duty of the person who hold the reign of the State, and the Apostle of Allāh (peace and blessings of Allāh be upon him) said :

Whoso pays Poor-due relying on the benedictions of the Lord, will receive these in abundance, and whoso evades to pay it, we shall collect it from him along with confiscating half of his property as a fine imposed by our Lord, out of which the people of My House will have no claim. (Because it is a form of charity and alms which is not lawful for the members of the Apostle's House-members).

In view of this Tradition it is lawful for the Authority to confiscate half of the property of the non-payer of Poor-due to set the unscrupulous right. This punishment is not essential or eternal but a warning that should prevail under the Authority of the State for the reformation of the society and is applicable only when the evaders are to be taught a good lesson. It is also lawful for the Authority to award physical punishment and imprisonment for such people.

Islam has also permitted to declare war against those arrogant non-payers of Poor-due who have created a front against the payment of *Zakāt*. As such the first Caliph Ḥadrat Abū Bakr (Allāh be pleased with him) did wage a war against the non-payers of Poor-due, and he said :

“By God ! Whoso differentiates between the rights of Prayer and Poor-due shall be opposed by me. The Poor-due has been enjoined by God Himself. I shall declare war against the person who does not pay it.”

‘Allama Ibn Ḥazm says : Poor-due must be extracted from a wealthy person even if he is reluctant to pay it, because whoso does not pay it is an open enemy of Islam. If he denies this obligation he is apostate, if he hides it he is committing a crime. He must be punished by the Government till he pays it or dies without paying it to earn the wrath of the Creator, for ever. The Holy Prophet (peace and blessings of Allāh be upon him) said : “Try to hold with power and strength to save the person who runs away from the Truth.”

Payment of the Poor-due is of paramount importance and it is an obligation on the Authority (to collect it and distribute it as God desires).

Importance of Poor-due : Poor-due is not an ordinary thing to be ignored easily. Its importance can be judged and valued from the words of the Holy Qur’ān and the *Sunnah*. It is one of the five pillars of Islam, on which the structure of religion rests. This importance does not require any further elucidation and explanation.

Some research scholars base their consensus on the following :

1. The payment of Poor-due is obligatory that the poor and the needy be helped adequately and be enabled to devote themselves to the worship of God.

2. The payment of Poor-due cleanses man of his sins and dirt. It creates in him righteousness and piety, kindness and mercy by eradicating his spirit of greed and lust. Wealth-selfish heart turns into a generous one. It meets the rights of other squarely and sincerely. This has been contained in the Command of God:

"Take alms of their wealth, wherewith thou mayst purify them and mayst make them grow, and pray for them. Lo! thy prayer is an assuagement for them. Allāh is Hearer, Knower." (9 : 103)

3. God has showered a blessing on the rich by granting them wealth, and has elevated their status with the surplus wealth. As they lead a happy life, it behoves genuine that they should pay the Poor-due and be grateful to God for granting them such bounty.

In view of the importance of this obligation, the learned theologians say :

"Whoso denies the obligation of paying the Poor-due and denies it, is an infidel and hence shoots off the religion like the arrow running out of the bow."

Ibn Quddama says, "A person who embraces Islam and does not know this obligation of Poor-due, or a person living in some remote forest and is

unaware of it cannot be stamped as an infidel because of his unawareness of the clause. But the person who is conversant with this obligation and does not pay it deliberately must be charged. But first he should be asked thrice to repent on his misdeed. This is quite clear from the Verses of the Holy Qur'ān, and the *Sunnah* and also from the consensus. If still he refutes the obligation enjoined by God, he does not believe in the Book and the *Sunnah*." (*Al-Mughani*).

Poor-due Rates Prescribed : The rich and wealthy Muslims are obliged to pay the Poor-due for the maintenance of the needy and certain rates have been prescribed for the purpose to enable the people to follow without scratching their brains. God says : "In the wealth of the rich there is a share for the poor and the destitute."

According to another Verse of the Qur'ān, God says : "There is a fixed portion for the poor and the destitute in the wealth of wealthy." It is not at all surprising to know that in reality man is not the master of the wealth, as God says :

"Believe in Allāh and His Messenger, and spend of that whereof He hath made you trustees ; and such of you as believe and spend (aright), theirs will be a great reward." (57 : 7)

No human being is the master of the wealth that he possesses. He is a mere trustee of it. He is obliged to surrender himself to the will of the

Master (God) and pay the fixed amount of Poor-due as has been announced by the Final Absolute Authority i.e., God.

The Poor-due is to be paid annually by the wealthy to the deserving poor. Imām Ibn Ḥazm has said :

“Poor-due must be extracted from the rich every year, and that amount as well which has not been paid by him for the previous period deliberately or otherwise. Let this be in cash or kind.”

We know that the tax levied by the Government if not realised for some sufficient period is written off or if at all charged he is made to deposit the tax for a few years. In Islam that is not the case, as Ibn Ḥazm opines that it is much superior to the debt because it is the right of God for the deserving poverty-ridden people in the society. The Poor-due does not cease even with the death of the payer. ‘Ata, Hasan, Zuhri, Qatāda, Mālik, Shafi‘i, Aḥmad, Ishāq, Abū Thaur and Ibn Mundhar hold the same view because of its relevance with the injunction of God, “The inheritance will be distributed after any legacy ye may have bequeathed, or debt (ye may have contracted, hath been paid).”

The inheritance is paid or distributed after the payment of the debt of the deceased. But the Poor-due is a debt superior to all other

debts. Ibn Ḥazm, draws this conclusion on the basis of a tradition reported on the authority of Ibn ‘Abbās (Allāh be pleased with him) in *Ṣaḥīḥ Muslim*. Ibn ‘Abbās reported that a person came to the Holy Prophet (peace and blessings of Allāh be upon him) and said that his mother had died and she could not fast for one month, and the fasts were obligatory. Could it be possible for him to pay her debt? He replied, “Yes.” Thereafter the Holy Prophet (peace and blessings of Allāh be upon him) said : “The debt due to God must be paid.” This means that the death of a person does not absolve him of his debt, even if he had fallen a martyr in some *Jihād*. Ibn Taimiyya is of the view that the debt of Poor-due must be paid. Ibn ‘Umar (Allāh be pleased with him) reported that the Holy Prophet (peace and blessings of Allāh be upon him) said :

“All sins save the debt of a martyr are written off. The debt of the martyr must be cleared as early as possible.” (*Muslim*)

The Difference between Socialist System & Zakat : Poor-due is a known right as enjoined by Allāh Who has specified it and fixed its rate. God is the Creator of mankind and the Bestower of wealth. There is a definite limit to the payment of the Poor-due. The Advocates of Communism transgress the limits when they intend to eradicate the poverty of the suffering humanity by creating

disturbance among them. They ask the poor to loot the rich, because to them, the rich are robbers, and seize their wealth. For this purpose the poor are given a long rope to create all sorts of havoc to meet their end. But the poor cannot be robbed. And every rich person is not a robber nor he can be held responsible for the crimes of others. There are some poor persons who can be held responsible for their poverty. There are some of them who soften their attitude after realizing their own misdeeds. Such people are near to Islam, as they seem to follow the precepts as Dr. Ibrahim Salama has observed :

The Advocates of Communism say :

"There is an approximate contract between the rich and the poor, not scribbled on some piece of paper but in the characteristic of commodities. The poor labours and the rich in profited. The earning of the rich is all due to the poor's labour. Both of them are linked to each other. In this collective system of labour and profit, a wide gulf has been made to yawn. The rich is indebted to the poor. Now the claimant rises against whom the debt is due."

Prima facie, this view allures the poor to stand against the rich and seems wholesome. But beneath it is the fire of anger and hatred that flares to flames to burn the rich and consume him altogether. This grows to a threat against the rich, for

force is applied in accordance with the approximate contract. If this self-made principle is judged along with the Islamic precept it would precipitate quite clearly that Islamic precept is based on reality and justice and the other frowns with anger and lawlessness.

Islam declares it a right and not contract of the poor. It is not a hypothesis. Islam has declared *Zakāt* as one of the Rights of Allāh and at the same time right of a man on another man. It is a right of Allāh in the sense that He is the Creator of human being and his Sustainer and Bestower of wealth. It is, therefore, obligatory for him to express his gratitude to the Almighty Allāh. The way is that the prosperous one should help the needy. All human beings are brethren, though some of them are rich and the other poor. The poor and the needy has a right over the wealth of a rich and prosperous brother which he should pay to him. Imām Rāzi dwelling upon the rights of the poor and the rich says :

"*Firstly*, a man availing of some wealth to his bare need and necessity he must keep it to himself. That is his right. If he receives more than what he actually requires for his maintenance, the surplus must be distributed among the poor and the needy. Whoso earns his living by hard labour has every right to keep his wealth with him. But the poor person is also desirous of some wealth to lead an

honourable life as a human being. Now these two extremes come on the platform. To one God enjoins to part with a portion of his wealth to help his poor brethren to lead his life with dignity. Thus we shall prefer the right of an owner to the extent that he will remain in possession of major portion of his wealth while a needy is given a part thereof so that both of them may be satisfied as far as possible.

Secondly, if a rich man hoards his wealth beyond his needs and does not fulfil the needs of his brethren who is poor, it shall be considered an attempt against the intelligence of the material existence and not lawful in any manner. So God orders that a portion of the wealth be given to the poor that His plan may work well and satisfactorily.

Thirdly, the poor and destitutes are the creatures of God. The rich and wealthy are custodians or trustees of His riches. So, He orders the cashiers to pay a portion out of the wealth which has been given to them.¹

Zakat is imposed justly : Keeping in view the obligation of the rich and the right of the poor, Islam has justified its stand on the necessity of the poor and the needy, as Ibn Qayyim, writer of the

1. *Din-o-Akhlāq*, Dr. Muhammad Ibrahim Salama, Chapter "Individual and Collective Character."

famous book entitled *Zad al-Ma'ad*, says :

"The behaviour of the Holy Prophet (peace and blessings of Allāh be upon him) regarding the Poor-due was complete and perfect in each and every respect, keeping in view the value and time factor and also *Nisāb* and disposal of *Zakāt*. The wealth of the rich and needs of the poor are equally taken into consideration. For the cleansing of the wealth God has enjoined the Poor-due. Whoso pays it is not only saved from loss but it increases his wealth and wards off any calamities. So, Poor-due becomes a source of protection, safeguard and fortress from dangers abroad."

It is obligatory but once a year, provided crops and fruits are fully ripe. What a just law ! It was harmful for the wealthy to pay it once a week or once a month. And to make it compulsory once in lifetime was harmful for the poor. So, the Best of the Planners, *i.e.*, God gave such a fine principle which is convenient and favourable. The rate must also be fixed weighing all the considerations of the wealthy and his endeavours to earn. But the wealth attained all of a sudden, without any labour, one-fifth of it has been enjoined by God to be given to the poor without waiting for the completion of one year. It is one-tenth on the crops grown on rains. If the crops are irrigated with river or canal water only one-twentieth has been considered justified. In the case of factories, mills, shops and such like

concerns, the owner has to bear great hardships of travelling etc., the rate of Poor-due is one fortieth per annum.

Of course, in the later case, great pains are to be endured for growing crops and fruits. There is more prosperity in the cultivation of crops and fruits than trade. It is due to the reason that greater rate of Poor-due has been fixed on crops and fruits than the trade goods. Again the production from the land irrigated by rain water or canals is more than the lands irrigated by water-mills etc. If some treasure is found in some place, this attainment of money is much beneficial and easier than all the forms mentioned above, and because the owner of such wealth of any quality is not capable of assisting others, a part of that wealth has been fixed as a tax that a person should pay Poor-due, if he has enough wealth liable for paying the Poor-due, so that there is no oppression on the owner of wealth and the need of the poor and destitute be fulfilled.

God has divided the alms into eight sectors which are found in two categories of the human beings. One of them is a group of persons who receive alms at the time of their need only. Keeping in mind the intensity of this group's need the people comprise the poor, destitutes, slaves, wayfarers, etc. The other category includes the Poor-due Collectors, persons who have to pay their debts and ransom and also warriors who are striving

for the cause of Allāh. If a person is not in the webs of necessity or dependant, and he is not gained by giving Poor-due to him, then that person has no right to claim the Poor-due.

State Responsibility : The collection of the Poor-due and its distribution cannot be left to the sweet will of the wealthy. It is, no doubt, obligatory for the faithful. But it is not individual generosity. It must be administered collectively which is possible only for the State to accomplish. The State should make arrangement for its collection from the rich and distribute it to those who deserve it.

Qur'anic Reasoning : God has enjoined the collection of the Poor-due. And that it should be maintained as a separate account. It must not be mixed with any other account. The persons holding the duty of collecting the Poor-due should be paid from that very account, to enable them not to depend on others for their sustenance. In this way they shall perform their duties fairly, and devotedly. The Holy Qur'ān says :

"The alms are only for the poor and the needy, and those who collect them, and those whose hearts are to be reconciled, and to free the captives and the debtors, and for the cause of Allāh, and (for) the wayfarers ; a duty imposed by Allāh. Allāh is Knower, Wise." (9 : 60)

"Take alms of their wealth, wherewith thou

mayst purify them and mayst make them grow, and pray for them. Lo! thy prayer is an assuagement for them . . ." (9 : 103)

The Sunnah of the Holy Prophet (peace and blessings of Allāh be upon him) : It has been reported in *Ṣaḥīḥ Sittah* on the authority of Ibn 'Abbās (Allāh be pleased with him) that the Holy Prophet (peace and blessings of Allāh be upon him) before sending Mu'ādh (Allāh be pleased with him) as a Governor to Yaman told him, "You must know that one form of alms is obligatory for Muslims, which is charged from the rich and is distributed among the poor. You should order the rich to pay it. If they agree to pay then don't try to extract the best of their goods. Also fear the groans of the poor and the oppressed. There is nothing that exists between God and the oppressed.

I wish to offer this portion of the Tradition as an argument that this order of the Holy Prophet (peace and blessings of Allāh be upon him) pertains to that injunction regarding alms (Poor-due) which is charged from the rich and paid to the poor. It elucidates that one person should collect it and the other should distribute it among the poor and deserving people, and that it should not be left to the sweet will of the person on whom its payment is obligatory.

Shaikh-ul-Islam Hafiz Ibn Hajr while commenting on above tradition in his book entitled *Fath*

al-Bāri (a Commentary on *Ṣaḥīḥ al-Bukhārī*) writes :

"The man at the helm of affairs of a state is responsible for the collection and distribution of the Poor-due. He may do it either himself or get it done by his deputy. It must be collected forcibly from a person who refuses to pay the Poor-due."

This system was practised by the Holy Prophet (peace and blessings of Allāh be upon him) and after him by the Rightly-guided Caliphs. It was a duty they had performed. It cannot be left to the rich men who sometimes are unable to know whom they must pay and they are miser as well. So it must be administered by the Authority of the State. But it is essential that the rich must cooperate with the servants of the State.

It becomes incumbent (obligatory) on the rich that he should cooperate with those persons who are appointed for the collection of Poor-due. The rich should pay them Poor-due and may not keep secret any thing on which Poor-due is levied. This is the directive of the Holy Prophet (peace and blessings of Allāh be upon him) and his Companions (Allāh be pleased with them).

Jābir bin 'Atiq reported that the Holy Prophet (peace and blessings of Allāh be upon him) said : "Some riders will come to you whom you would not like. You must greet them. Let them do what

they like. You don't come in their way. If they hold justice it will be good for them, and if they transgress limits they will be punished. Their happiness would mean that you have paid the full amount of *Zakāt* and they should pray for you!"

What the Holy Prophet (peace and blessings of Allāh be upon him) really meant was that he should pay the Poor-due to the persons who happen to come to him. Now it is upto the receiver of the Poor-due to justify their claim to God.

Ḥaḍrat Anas (Allāh be pleased with him) reported that a person came to the Holy Prophet (peace and blessings of Allāh be upon him) and said: If I pay the Poor-due to one who is sent by you, will it be considered that I have performed the obligation in the sight of Allāh and His Apostle? The Holy Prophet (peace and blessings of Allāh be upon him) replied, "You will be free from that duty thereafter. The person who embezzles the Poor-due is a sinner."

Decisions of the Companions: Sahl bin Abū Ṣāliḥ reported from his father that some persons kept their cash with him and time for paying the Poor-due reached. He asked Sa'd bin Abi Waqās, Ibn 'Umar, Abū Huraira, Abū Sa'id al-Khudri (Allāh be pleased with them) about the payment of Poor-due on this amount which was kept with him as a trust, whether he should distribute it among the poor or it may be handed over to the Head of the

State. They were unanimous to advise him to pass that amount to the Ruler. There is another narration which says that he asked the Companions if they were aware of the procedure adopted by the Ruler in that case. (This pertained to the period of Banū Umayyad.) He had asked them if he himself should distribute the Poor-due among the deserving people. But they were in favour of handing over the amount to the Ruler. This tradition has been narrated by Sa'id bin Manṣūr in his *Musnad*.

Ḥaḍrat 'Abdullāh ibn 'Umar (Allāh be pleased with him) says, "Pay your Poor-due to the Head of the State of the time. If he utilizes it lawfully it will be good for him and if he spends it otherwise, he will be answerable for it."¹

It is reported about Mughira bin Shu'ba that he asked his slave, who was a supervisor of his property in Tā'if, as to what did he do with the Poor-due of his property. He replied, "Some portion of it I gave in charity and some I handed over to the Ruler. Mughira said, "What right have you got to do so?" The Supervisor replied, "The person to whom I gave the Poor-due purchased some plot of land and arranged marriages." The owner ordered him to continue that practice as the Holy Prophet (peace and blessings of Allāh be upon him) had directed to pay *Zakāt* to such people.²

1. Baihaqi reported it saying that it is a *Ṣaḥīḥ Ḥasan Ḥadiṭh*.
2. Baihaqi, *Sunan al-Kubra*.

From the above sayings of the Holy Prophet (peace and blessings of Allāh be upon him) and decisions of Companions it is evident that there runs a principle of Islamic *Shari'ah* that the Head of the State may take the responsibility of collecting the Poor-due and the distribution among the deserving individuals. The community must cooperate with the State officials to systematize the system of *Zakāt* and *Bait al-Māl* (Public Treasury) strong.

Inherent Characteristics of Law : It is believed that all religions aim at enlightening the hearts of the people and they have a system for the purification of soul with righteousness. They all attempt that the whole human race may become God-fearing and seek His nearness. And so far as the affairs of this material world are concerned these are to be managed by the persons in power and not by the religion. Answer to this is quite simple. This may be true with other religion but not with Islam which is a Faith, a way of life, a set of manners and morals and of law and *Shari'ah* as we find in the Holy Qur'ān and the *Sunnah*. Islam never dissects man into two halves, one for the material world and the other for religion. Human life is indivisible that a part may be considered ephemeral and the other be reserved for the Creator. According to Islam, God commands the entire universe. Islam is a complete code of guidance. This complete code of guidance contains a clause of *Zakāt*, the payment of which is though obligatory upon the

individual but its collection and distribution is the responsibility of the Islamic State. The main reasons are :

1. There are people who have done away with the consciousness by the intense love for their own benefits or they may suffer from spiritual illness. If the right of the poor and needy are left to the sweet will of such type of people there is no guarantee that the poor will get their right definitely.
2. A person who receives his share of the Poor-due direct from the State instead of taking it from the wealthy keeps up his prestige and self-respect which may be injured otherwise. His sentiments are not injured by following this procedure.
3. If the distribution of *Zakāt* is left to the individuals, it may mismanage the distribution system to the disadvantage of the poor. The rich people may give it to the persons whom they like and ignore the genuine ones. It is possible that the poor who is not paid is more genuine than those who have been paid to the sweet will of the giver.
4. The Poor-due is not only spent on the poor and the destitute, wayfarer, but also on so many other things. It has a wide range for the benefit of the Muslim community,

which cannot be comprehended by a common man. The best who can know of it are the people in power and members of *Shura*. Poor-due can be used for the purchase of materials for *Jihād* in the cause of Allāh and also for educating preachers for preaching Islam.

5. Islam is a religion. It is a Faith. It is a Government for which all sources and resources are to be tapped. The Poor-due is an important and permanent source of income for the Public Treasury.

Bait al-Mal of Zakat : In an Islamic system an independent budget is prepared for *Zakāt*. It has a separate head of account for income from which only *Zakāt* expenditure are incurred. It must not be amalgamated with any other account. If this account is maintained properly, many of its branches will emerge. In the *Sūra Taūba* of the Holy Qur'ān, the distribution of the Poor-due has been elaborately explained. It says that the people who handle this Account must be paid from this very fund. Separate Budget and separate maintenance of account is essential for this important fund, and the scholars have understood the same context from various Verses of the Holy Qur'ān. And they have given us the following four divisions of the Public Treasury (*Bait al-Māl*) :

1. *Special Bait al-Māl* : To be maintained

separately with income and expenditure.

2. *Bait al-Māl of Jizya and Kharāj* : *Jizya* is the capitation tax, which is levied by the Islamic State upon its subjects who are of a different faith but claim protection (*Amān*). It is founded upon a direct injunction of the Holy Qur'ān : "Make war upon such of those, to whom the Scriptures have been given, as believe not in God or the Last Day, and forbid not that which Allāh and His Apostles have forbidden, and who profess not the profession of truth until they pay tribute (*Jizya*) out of their hand, and they be humbled." *Jizya* is charged from the non-Muslims in lieu of the Poor-due and other *Ṣadaqāt* such as *Sadaga Fitr* etc., charged from the Muslims. It should be imposed upon Jews and Christians and other people of Scriptures but it should not be accepted from apostates who should be killed. It should not be levied upon monks, or hermits or paupers or slaves. He who pays the capitation tax and obtains protection from the Islamic State is called a *Dhimmi*. The *Dhimmis* are exempt from participating in wars fought by Muslims. *Kharāj* is an annual tax which is levied on land in accordance with its capacity. It was imposed by Ḥaḍrat 'Umar (Allāh be pleased

with him) on the landed property of non-Muslims situated in the city area of 'Irāq.

3. *Bait al-Māl of Ransom or Booty*: Some people hold that ransom and booty are not included in the Poor-due, and so it cannot be expended as a Poor-due. They are, therefore, in favour of keeping this account quite separately.
4. *Bait al-Māl of lost things*: This *Bait al-Māl* keeps all the unclaimed articles. It also includes the wealth of a person who has left no heir behind him.

It may be mentioned here that Poor-due in Islam is an obligatory tax, and not a personal generosity left to the choice of the members of the society. It is the responsibility of the State to manage the collection of *Zakāt* and its fair distribution among the deserving people. There runs a spirit of worship in it. So it must be well-guarded. If there is no Islamic State then consciousness must prevail and all hopes of fair dealing may be pinned in the Highest Authority. Islam never allows any person to have his fill when his neighbour is starving.

Deserving People: More attention is needed to be paid to the distribution of the Poor-due, for it is very easy to collect but most difficult to distribute among the genuine poor, and those who really

deserve. That is why the officer has been made responsible to give Poor-due to any one whom he thinks to be quite deserving and without ignoring the rights of the genuine individuals. The hypocrites have been debarred from receiving the Poor-due. God says :

"And of them is he who defameth thee in the matter of the alms. If they are given thereof they are content, and if they are not given thereof, behold ! they are enraged." (9 : 58)

"The alms are only for the poor and the needy, and those who collect them, and those whose hearts are to be reconciled, and to free the captives and the debtors, and for the cause of Allāh, and (for) the wayfarers ; a duty imposed by Allāh. Allāh is Knower, Wise." (9 : 60)

A person came to the Holy Prophet (peace and blessings of Allāh be upon him) and demanded some amount from the Poor-due. The Holy Prophet (peace and blessings of Allāh be upon him) said : "God has not empowered any Prophet or any other person to decide in case of alms, but He Himself holds the authority and has made divisions in respect of expenditure of alms. He has made eight divisions for its expenditure. If you belong to any of these categories I must have paid you from that fund."

Here we shall deal with only one Poor-due which is to be spent for the well-being of

the poor and the needy. The Muslim Jurists differ in their opinion and each of them offers his opinion that is splendid and carries weight. There are some poor who maintain their dignity, but others beg. So that destitute who does not beg deserves more than the other one who can beg. Some of the jurists have imposed limits *i.e.*, the poor has nothing with him or he possesses that is half of the actual substance he needs for his sustenance, so on and so forth.

Self-respected and Secluded People are more deserving : The category of the people who keep up their dignity do not extend their hands for alms. But they need to be served and the best to deserve Poor-due. They do not make beggary their occupation. The beggars who are professional will be seen before the gates of mosques, in the streets and other prominent places to suit their trade. The Holy Prophet (peace and blessings of Allāh be upon him) used to inform the Companions as to who was the real deserving and that who had not right to receive the Poor-due. Of course, it is essential to help other and especially those who come and ask for it. It is said that the deserving who does not extend his hand for alms, and remains within himself, away from the sight of the affluent people, is more deserving than those come and demand. There are good beggars whom if you give something will not stay there any longer to demand something more, nor they would run after you or the rich for

charity or alms.

There were good Muslims that existed in the time of the Holy Prophet (peace and blessings of Allāh be upon him). Some of them were poor and they had no business as well. But they did not like to remain dependant on others. God speaks of these people as :

“(Alms are) for the poor who are straitened for the cause of Allāh, who cannot travel in the land (for trade). The unthinking man accounteth them wealthy because of their restraint. Thou shalt know them by their mark : They do not beg of men with importunity . . .”
(2 : 273)

In view of the above Verse, it would be construed that he is not destitute who roams after the people for one or two dates. A true poor and destitute is he who is not recognised as poor. He does not beg. The Holy Prophet (peace and blessings of Allāh be upon him) asked his Companions to pay attention to such people who are poor but do not beg, nor they run after the affluent people. Some of these people have their families as well. It is merely due to their misfortune that they have been caught in such a wretched condition, or their humbleness and meekness have brought them to such a deplorable state. There can be another reason of their poverty and that may be the increase in number of their families, or their income has been

reduced. Such people of dignity must be assisted and helped.

Hasan Başri was once asked by some one whether a person who owned a house and a servant was eligible to receive the Poor-due. He said, "Yes, if he is in need of it there is no harm."

A person asked the Imām Aḥmad bin Ḥanbal, "There is a person who has a plot of land and possesses a property of about ten thousand Dirhams, but his income is not enough to enable him make his both ends meet. Can he be treated a genuine case for receiving from the Poor-due fund?" He said, "He can take some share from the Poor-due."

Imām Shāfi'i says, "Suppose a person possesses some immovable property but his income is much less than his genuine expenses. He would be treated a genuine case to receive the Poor-due. He must be given so much that he may fulfil his needs and necessities of life. He should not sell his property in any case."

Imām Mālik says, "If a person has so much property that it is obligatory for him to pay the Poor-due, and he has a house of his own and a servant but his expenses exceed his income, it is lawful for him to demand from the Poor-due in case he has a large family to support with his limited income."

Aḥnaf are of the opinion that there is no harm in the payment of Poor due to those whose income

is limited even if they possess a house of their own, a horse, armaments, clothes etc. If they are scholars and have books, even then they deserve Poor-due. It is due to the main reason that the house, the horse, the armaments are also his essentials and he cannot part with them. These persons, therefore, have their right in the Poor-due. This is due to the fact that the receiver of this fund may lead his life with dignity and without bearing the strain of poverty.

So we come to the conclusion that the Poor-due is not meant only for the poor and the destitute, but also for those who do not possess sufficient means for their sustenance. Their needs too, must be fulfilled.

A Person who is capable of earning his livelihood has no share in Zakat : The people who can earn but sit idle do not have any right to receive anything from the Poor-due. The basic principle to run this fund is 'necessity' of the person and of his family. A person who can work and is capable of working to earn for his living must labour and toil and should not become a burden on the society. Some people here misconceived that the Poor-due encourages the people to sit idle but the Islamic principles give some other decisions. Every person who is capable of doing work, it is compulsory for him that he must work. He should work hard for his progress and prosperity. He should struggle and

earn his living by the sweat of his brow, as is evident from a tradition: "The best meals for a person is that which he has earned with his hard labour." The Holy Prophet (peace and blessings of Allāh be upon him) has elaborated it by saying that alms etc., are not lawful for the rich, for the strong and healthy individual. The human body and his energy are of no avail if they are not utilized for earning livelihood. No energy, nor any strength can clothe a person or feed him unless some work is done. Imām Nawawi says: "If a labourer is unable to get some work to do, it is lawful for him to get some Poor-due for his sustenance, because he wants to work but does not find any work to do."

There is another Tradition in which labour and hard work have been mentioned along with physical fitness and health. So, 'Ubaidullāh bin 'Adi bin Khayyar reported that two persons told him that they presented themselves to the Holy Prophet (peace and blessings of Allāh be upon him) for seeking some Poor-due. The Holy Prophet (peace and blessings of Allāh be upon him) said unto them, "You are quite healthy and fit for work and still you demand the Poor-due." Then he (the Holy Prophet) said: If you so desire, I can give you Poor-due but remember that the people who are rich, or strong or healthy enough to work, can have no claim in the Poor-due. The words "if you so desire" used above make the whole thing quite

clear as to their fitness to work. May be, that outwardly they appeared to be healthy and strong but were unable to get any work on that day or some days before, to do or perhaps their income was not sufficient for their requirements.

The Jurists have considered all these pros and cons of the matter relating to Poor-due. They are of the view that the above Tradition aims at the Authority or the State to advise the claimant of the Poor-due, of whose circumstances they are not aware of. They should act as the Holy Prophet (peace and blessings of Allāh be upon him) directed. They must declare it to the person who comes with a claim that it is not lawful for the rich and the healthy person capable of doing some hard labour, to receive from the Poor-due. Here labour, means "earning through lawful efforts, exerting oneself for the sustenance." If a person is unable to meet his expenditure by his income, then he can claim and this would be quite reasonable and genuine, because the condition of labour is not enough to debar him from the Poor-due, on the pretext that it is only for the poor, permanent sick persons, crippled, disabled or a person incapable of doing anything.

Imām Nawawi says, "Capability of doing some work or labour means that the work is of his standard and not that which is below his status. If such a work is available and he does not do it, would

mean that he did not get the work at all to do. If we ask an educated person to carry load or such like labour is available and he should do it, would not be reasonable, and consequently if it be said that he can have no claim to get his share from the Poor-due would not be justified. Suppose he does not carry the load for his sustenance considering it below his status, it would not debar him from receiving any Poor-due. It, therefore, clearly shows that a healthy person capable of doing some work must be given work to his standard, and if he does not have such a work to do, he should not be considered malignant or delinquent.

Conclusion : Islam desires that a person who is capable of doing any work must do it lawfully for his sustenance and that of his family. But, due to some personal weakness, such as tender age, old age, disability or non-availability of reasonable work to his status or less income which is not enough for his sustenance, Poor-due is lawful for him. In *Shari'ah* it is not a sin for him to have his share from the funds of Poor-due. This is glorious teaching of the religion of Islam that shines supreme with both justice and generosity or justice and mercy. The materialistic view "No work no food" is unnatural, immoral and inhuman. Animals are much better than these materialists, some of which are stronger to help and assist the weak.

Ever Devoted Worshipper cannot claim Poor-due :

There is a consensus of opinion among the Muslim Jurists that a person capable of earning his livelihood has no right to claim from the Poor-due, simply by leaving the work and devoting himself to worship. It is due to the fact that man has been enjoined to work and search for his sustenance. Islam has not encouraged seclusion or the life of a recluse. To engage oneself in labour for earning the sustenance is much better than voluntary worship, provided intention is pious and prescribed limits are not transgressed.

Whole-time Students Eligible for Poor-due : The student who has devoted his life for acquiring knowledge, beneficial skill, but finds it difficult for him to maintain himself through lawful means of living and to continue his studies should be given as much as possible from the Poor-due funds to enable him complete his education. The amount given to him must be enough for his personal needs and the expenses to be incurred on the purchase of books etc. This would enable him to fulfil his obligation that rests upon the whole community. The benefit of his learning does not remain limited to him alone, the whole community enjoys its fruit. So such a person must be assisted by giving him from the Poor-due. The Poor-due is aimed at achieving fruitful result, and is reserved for two kinds of people, the poor and the persons whose services are needed by the community. And both these require-

ments are available in the students.

Some jurists have imposed a condition for the student that he should be intelligent and expected to excel in studies for the benefit of the Muslim Community. Otherwise, after attaining education he becomes capable of earning his livelihood. If he does so he will have no right in the Poor-due. And this is quite reasonable. The Poor-due should be spent for research studies only when the student deserves it and can be a good research scholar. In that case he must be assisted with essential amount from the Poor-due.

Portion for the Poor : What should be the portion for the poor is the question, and how to have a true picture of his poverty, and what amount should be given to him to enable him to face poverty and starvation? Muslims and non-Muslims have been misled in this connection. Should a poor receive some grain or a few loaves of bread and some other arrangements for his sustenance to ward off poverty? Or should he be given sustenance out of Poor-due for a month or so? Its result would be that after consuming the Poor-due he would revert to poverty and begin to extend his hand for alms. In this way the Poor-due would take the form of a pill which is given for some temporary relief to the patient but that does not root out the disease for ever.

First School of Thought : Among various

Schools of Thought in Islam, the first School is nearer in spirit to the religion that poverty must be eradicated once for all and that the poor may not depend on Poor-due any more. Imām Nawawi says :

“The second problem is this that as to what should be the quantity of wealth to be given to the poor? Iraqi and Khurasani friends are of the opinion that the poor should be given enough to pick them out of the pit of poverty. This means that he must receive so much quantity of goods or cash that all his needs are fulfilled.

These are the words of Imām Shāfi'i and in support of this opinion the following Tradition on the authority of Qabiṣa (Allāh be pleased with him) is quoted :

“The Holy Prophet (peace and blessings of Allāh be upon him) said, “It is lawful for three kinds of people to demand at the time of their needs : (a) Debtor, to clear off his debt. He can ask for alms. (b) Calamity-affected person, and that his property has been swayed by fate. He can ask for alms. But so much as would be sufficient to meet his demand and to enable him to stand on his own legs. (c) Dragged to starvation : This condition of his starvation must be supported by three wise witnesses. This man deserves to be assisted from the alms.

Beyond these categories, it is unlawful for any person to claim for his share in the Poor-due. (*Sahih Muslim*)

Our companions say that the Holy Prophet (peace and blessings of Allāh be upon) has allowed Poor-due to fulfil the need of the needy. They say that if a person knows the art of handicraft he should be given so much money that he may run his business. This would enable him to purchase the tools required for it. Whatever be the price, high or low should be given to him and it must be more than sufficient. The cost of tools is not the same throughout, sometimes it is high. So it must be calculated in accordance with the time, the place and the standard of living of the individual.

Our companions say that five to ten Dirhams may be given to a green-grocer, and a jeweller be given 10,000 Dirhams, because a small amount will not enable him to earn any profit. The hotlier, scent seller, a goldsmith, etc., should be given with respect to their own requirements. Similarly carpenters, washermen, butchers and people of other occupations be favoured with the amounts they need for the smooth running of their business. And enabling them at the same time to purchase tools etc., which they need. If they are cultivators, some land must be given to them for cultivation to enable them to make their both ends meet from its produce. If the man is not skilled nor he has any

sense of trade, he should be helped with so much money which should be sufficient for the whole of his life, of course calculated on the average life of an individual in that vicinity, so that he may purchase some property or a shop and rent it out to some one else, and himself live on that income. This is Shāfi'i School of Thought and his followers.

Imām Aḥmad bin Ḥanbal narrates that he has permitted the poor to have something for trade goods and tools for industry or handicraft. Some jurists of Ḥanbali School of Thought have adopted similar views.¹

We do not express our own views but those of the Imāms, Scholars and Jurists of Islam. They must have dug out their researches from authentic sources. Again they are quite clear in their interpretations to end poverty and hunger by affording the poor enough wealth and making them rich.

Ḥadrat 'Umar's policy was based on the same principle for the poor and the destitutes that they should be blessed with much wealth that should make them rich, and thereafter never to seek for any alms in future. Following this principle he showered abundant of wealth on him who came to him for demanding alms. A few loaves of bread or a few coins can never serve the purpose of solving

1. *Al-Insāf*, Vol. III, p. 338.

the problem of poverty. Ḥaḍrat 'Umar (Allāh be pleased with him) did solve it by his foresightedness and sagacity.

Once a person approached the Holy Prophet (peace and blessings of Allāh be upon him) and complained of his wretched condition. The Holy Prophet (peace and blessings of Allāh be upon him) gave him three camels for protection against poverty. This was the period when camels were most profitable property and wealth. He had ordered the distributors of alms to give so much to the poor deserving persons again and again that each one of them may have one hundred camels. He had announced such a policy by saying: "I shall give alms to the poor again and again till each of them comes to possess at least one hundred camels."¹

The famous Jurist and the Follower of the Companions, 'Ata' says, "I shall appreciate it the best if a person gives out of his alms to a single family, so as to provide him with comforts and necessities of life."²

Ḥaḍrat Imām Abū 'Ubaid al-Qāsim b. Salam, who is considered to be an authority in Islamic Jurisprudence and Finance has in his book, *Al-Amwāl* preferred the above mentioned verdict of Ḥaḍrat 'Ata'.

1. *Al-Amwāl*, p. 565.

2. *Ibid.*, p. 566.

Second School of Thought : Māliki and Hanbali and some other Jurists hold that the Poor-due may be given so much that it should be sufficient for the receiver of alms to enable him to have his provisions for one year. They are of the opinion that there is no need to give so much amount which would be sufficient for the sustenance of his whole life. But it must not be less than the amount he requires for at least one year because the grains and other things are stored for one year only.

According to a tradition mentioned in *Sahihain*, the Holy Prophet (peace and blessings of Allāh be upon him) gave the provisions to his family for one year only. As the Poor-due is paid once a year, there is no reason why it should be paid for the whole of man's life. The Poor-due again, is received or collected once a year so the payment from this fund should be made once a year. Every year fresh income is received from sources of *Zakāt*. A person who deserved Poor-due in the previous year may remain deserving and therefore, Poor-due can be given to him for another year. According to the said School of Thought there is no fixed amount for the sustenance of one year but the deserving people will be given Poor-due sufficient for his sustenance for one year. If a poor or a destitute can pull on as for one year with a certain amount of cash, plot of land, animals, etc., he can be paid Poor-due in this form. He should be given so much Poor-due that he may become rich man if he

was a poor at the time of receiving Poor-due.

Other Expenditures of Zakat : We shall be obliged if the scholars of Islam pay their attention to the problem that mere food, drink, clothing are not the only essentials of life for a human being. There are many sentiments that demand their satiation. The desire of a mate is one of these and God has made pair of every thing. The sentiments compel him for the continuance of the human race and thus fulfil the Will of the Creator. Islam is not in favour of crushing this sentiment, and so it enjoins marriage within the bounds of the *Shari'ah*. It has forbidden celibacy and eradicating the sentiments in any form. Whoso can fulfil the responsibilities of marital life has been ordained to marry, as says the following Tradition :

“Whoso has the means of marriage must marry because it protects him against lewdness.”

It is not surprising that such people who are desirous of marriage, should be given help or assistance which is most essential, if the individual concerned is unable to meet the expenses of marriage. It is not a matter of any astonishment that the scholars of Islam spent on such marriages, and precedents exist :

“Abū ‘Ubaid reported that Ḥaḍrat ‘Umar (Allāh be pleased with him) arranged the marriage of his son ‘Asi and paid him from the Public Treasury for one month for his sustenance.

Caliph ‘Umar b. ‘Abdul ‘Aziz had ordered a person to announce every day : “Is there any poor ? Is there any debtor ? Is there any one who wants to be married ? Is there any orphan ? I shall make rich every one of them who seeks.”

The basic point in this connection may be found in the following tradition reported on the authority of Abū Huraira (Allāh be pleased with him) : A person approached the Holy Prophet (peace and blessings of Allāh be upon him) and said, “I have married an *Anṣārī* girl.” The Holy Prophet (peace and blessings of Allāh be upon him) asked him of the amount of dower. He said, “Four *Auqia*.” The Holy Prophet (peace and blessings of Allāh be upon him) said, “Four *Auqia*.” And do you think that you would cut some silver from the mountain. I don’t have anything with me to give it to you. But there is one possibility. I shall send you on some campaign that you may procure something from there.” This tradition proves that giving something at the time of marriage was common and popular. So he did not say to that person that he did not deserve of any help from any one, rather said, “I possess nothing which can be given to you” and he tried to provide him with another source of attaining something.

Similarly books are essential for students and scholars. For an ordinary man as well as he who

wants to attain knowledge, must be provided with books from the head of *Zakāt*. Islam is such a religion which honours wisdom and intelligence. It invites the people to be decorated with the ornaments of knowledge that grants man an elevated place. Knowledge is the key to Faith and guidance for righteous deeds. Without knowledge Faith and worship have no importance. It has been clearly mentioned in the Holy Qur'ān :

“Are the people with knowledge equivalent to ignorants and illiterates?”

Drawing a line of demarcation between the learned and the ignorant, and also between knowledge and illiteracy, the Holy Qur'ān says :

“The man who can see and the man who is blind cannot be equal to each other nor light is at par with darkness.”

The Holy Prophet (peace and blessings of Allāh be upon him) said : “Attainment of knowledge is obligatory on each and every Muslim.” It is not only of religion but also that which benefits him in his day to day life. Imām Ghazali and Shatbi etc., have reckoned beneficial knowledge as obligatory for every Muslim. So, it would not be surprising if the Jurists of Islam dare express their opinion, on the basis of the Holy Qur'ān and the *Sunnah*, that the Poor-due should be given to students for decorating their lives with the ornaments of knowledge, to enable them to buy books and other neces-

sities of life. But a person who sits idle, merely absorbed in worship, cannot genuinely claim from the Poor-due. And we see the time for worship is comparatively much less needed than that required for attaining knowledge and skill. The reason is quite obvious that the benefit of worship goes to the worshipper only but the advantage or benefit of knowledge is for both the learned and the people.

Islam advances still far to say, as some Jurists interpret, that the Poor-due may be utilized for the purchase of books required for the betterment of man's faith and his ephemeral affairs.

Which of the Schools of Thought be Followed :

Now, the question arises which of the above two Schools of Thought be followed? An ordinary person can understand it very easily that the School of Thought which provides sustenance for the whole of life or that which provides only for one year, although each of them has its own reasons and arguments to govern the Poor-due, are at variance but not too much. The sphere of action of both of these can differ but both are useful. This has been left to the Islamic State to consider whether one School of Thought be followed or the other, but it must be for the betterment of the masses. Actually it is the responsibility of the Government who can be well aware of the people and how to use the Poor-due to pull the poor out of the marsh of poverty.

There are two kinds of the poor and the needy.

One of them are those who can earn their livelihood to fulfil their daily needs, because they are skilled such as farmers, shopkeepers, workmen, etc. But if they are short of tools required for their occupation they can hardly earn anything. So, if they are supplied with the requisite instruments and tools and land necessary for tilling, they can never depend on the Poor-due any longer. And they would be able to support themselves and their families from their income accrued from cultivation. Or, the skilled may be of any trade. And arrangements for such souls can be made by setting up industry and factories so as to utilize their skill in the interest of the nation and to support them as well. It will be honourable, lawful and genuine. Such method will take them out of poverty.

The second kind comprises the crippled, blind, orphans, widows etc. As they are unable to earn, it becomes the State's responsibility to help them on yearly basis by providing them sustenance from the Public Treasury. If it is feared that they will squander the amount of *Zakāt* given to them for one year, the State can pay them, as salaries are paid to Government servants, every month.

I had a chance to study some books later and was happy to note that similar system was recommended by the authors of those books. In *Ghayat-ul-Muntaha* and its commentary by Ahmad bin Hanbal, it is said: "If a person has land worth 10,000

rupees or more and its income is not sufficient for his sustenance, it is lawful for him to demand from the Poor-due funds." Again, he says, "It is incumbent for the workman to have tools of whatever amount, to engage himself in his profession. A trader must be given sufficient funds for his business. As regards the poor, the Poor-due given to them should be sufficient for them for at least one year because they will get *Zakāt* next year according to their needs.

Reasonable Standard of Living : Islam aims at bestowing reasonable funds to the deserving people. A few Dirhams will not solve their problems. The alms are given to the poor to enable him to raise his standard of living befitting the human dignity. Because God has made him His vicegerent on the earth. 'Allama Ibn Hazm in *Al-Mohalla* and Imam Nawawi in *Al-Majmu* and other scholars in their books say that "it is the essential commodities of food that make the standard of living of a human being. Along with food, drink and clothing, there is an urgent need of house." Imam Nawawi observes, "When it is said that a person does not possess enough for his sustenance means that he is short of food, drink and clothings along with other essentials to lead an honourable life. He can be self-sufficient only when he possesses all these requirements."

In the world of today, it is one of the basic necessities of a man that his children should receive

religious education and also get knowledge of beneficial sciences of his time to bring them out of the darkness of illiteracy, and also of ignorance. The learned people lay much emphasis on the education of children to endow them with light and life of learning because illiteracy is death for a human being and is no more than destruction.

Imam Nawawi defines self-sufficiency as follows: "Without which man becomes poor (not lowly for, in view of the Imām, herein mentioned, he is much better financially than the poverty-stricken person) so, when it is said that a person is already in possession of the essential commodities of life, it means that he has with him the eatables, clothes to wear, a house to live in and other essentials without which life becomes very hard. And he is neither spendthrift nor a miser to use them.

Another basic need of medical facilities is not less important for the people. We cannot afford any person die of some disease without affording him proper cure for the illness. There is a Tradition on the subject that urges the Muslims to seek treatment for the cure of a disease. Do not involve yourselves in destruction, and "Don't kill yourself deliberately (seek treatment), for God is Most Merciful." In Bukhārī, we read, "Muslim is a brother of a Muslim. He does not inflict injury on him, nor leaves him helpless." If a person ignores his parents or a society, does not look after a patient, means that he has left them in humiliation and disgrace.

The point that invites our attention is that the standard of living cannot be fixed, because of its variance with the change of time, place and national income. There are many more things which were previously considered as luxuries but now those are most essential needs for our day to day life.

Regular and Permanent Assistance: When we have come to know that the aim Islam wants to achieve by the institution of Poor-due, is that a poor or a destitute who cannot work must be given the surety that he along with his families would lead respectable life to a reasonable standard. Islam for the attainment of this purpose allows them sufficient money for full one year. We should add to it this much that the Poor-due becomes a regular and permanent form of assistance to the deserving destitutes till that amount removes the poverty of the poor, the handicap of the person who can work and unemployment of the people who possesses some art. Abū 'Ubaid reported: "Ḥaḍrat 'Umar (Allāh be pleased with him) was once reclining under the shade of tree at noon in Medina. A pagan woman came to him in search of some person, and said, "I am a poor woman and have many children." Ḥaḍrat 'Umar b. Khattāb (Allāh be pleased with him) called for his servant Barafa and asked him to call for Muhammad b. Muslima. The woman said, "My work will be accomplished if you please, accompany me to him." He replied,

"God willing, he will do the needful." Barafa went to Muhammad b. Muslima and conveyed him the message to appear before the Caliph 'Umar (Allāh be pleased with him). He came there and said, "O' Commander of the Faithful, *As-Salamu 'Alaikum.*" On hearing this the woman was somewhat disturbed. Ḥaḍrat 'Umar (Allāh be pleased with him) said to Muhammad b. Muslima, "By God, I have appointed the best of you to collect and distribute the Poor-due. When God asks me about the claim of this woman what reply will I have to offer?" Tears began to roll in the eyes of Muhammad b. Muslima. Then Ḥaḍrat 'Umar (Allāh be pleased with him) said, "The Holy Prophet (peace and blessings of Allāh be upon him) was sent to us by God. We testified him, obeyed him, and acted upon God's injunctions. He bestowed the poor with the Poor-due till he breathed his last. Then God gave an opportunity to Ḥaḍrat Abū Bakr (Allāh be pleased with him) to serve the Muslims as a Caliph. He acted upon the *Sunnah* of the Holy Prophet (peace and blessings of Allāh be upon him) and was very particular about the Poor-due. He distributed *Zakāt* to the deserving people fairly well. He also died. Then I was given the opportunity of serving the people as a Caliph. I appointed the best of persons amongst you to act as Collector and Distributor of *Zakāt*. If I send you once again I hope, you would give her enough from the Poor-due, for this year and also

for the last year. I do not know whether or not I shall send you again." Thereafter, Ḥaḍrat 'Umar (Allāh be pleased with him) sent for a camel, and handed it over to that woman and also some flour and cooking oil. He asked her to take those things and then meet him at Khaibar for he was going to that place. A few days later she went to Ḥaḍrat 'Umar (Allāh be pleased with him) at Khaibar. He gave her two camels more and said, "Take these. I hope these will be sufficient for your sustenance till Muhammad bin Muslima contact you again. I have asked him to give you *Zakāt* for the current year and also of the last year."

This whole occurrence justifies :

- (1) The feeling of responsibility of Muslim authority for the individuals living in the State.
- (2) Every Muslim had the right of dignified living in better conditions.
- (3) The Poor-due is the pillar of the economic security in a Muslim Society.
- (4) Poor-due is a regular and permanent form of assistance. The deserving people have the right to demand it, and complain to the Authority if they are ignored.
- (5) From this it is evident that the policy of Ḥaḍrat 'Umar (Allāh be pleased with him) was that deserving person should be given so much quantity of provision that he may

not require any more of it. So first of all he gave to a pagan woman a camel fully loaded with flour and ghee, thereafter gave her two camels more and said to her, "This is for your provision till the time when Muhammad bin Muslima comes to your house and pays the Poor-due for the current year and the last one."

- (6) Hadrat 'Umar (Allāh be pleased with him) was not the first to act upon the system. It was practised by the Holy Prophet (peace and blessings of Allāh be upon him) and thereafter by Hadrat Abū Bakr (Allāh be pleased with him). Hadrat 'Umar (Allāh be pleased with him) was the follower of this practice.

Policy of Islam in the Distribution of Zakat:
The wise and just policy which has been adopted by Islam in connection with the Poor-due can be offered against the developed political and financial systems of the modern times. It is also commonly known how taxes etc., were collected in the age of Ignorance and Tyrannical rule of Europe from the farmers, industrialists and traders and how their hard-earned money was taken to the magnificent Capital of the King, Amir or Sultan, and how he spent that amount lavishly for strengthening his Throne, pomp and show, and for his courtiers and followers. If some surplus was left beyond their

luxuriant living, it was expended on the expansions of cities and towns. If still something was left, it was incurred on the persons who were nearer and dearer to the king. The ruler did never care for the comforts and genuine needs, what to say of facilities, of those from whom the taxes were extracted and collected.

Islam introduced the Poor-due and enjoined on the Muslim to pay it. It held the Authority of the State responsible for its collection from the affluent for the cleansing of their wealth and to distribute it among the deserving individuals to save them from poverty, so as to make justice and mutual cooperation reign supreme. The Holy Prophet (peace and blessings of Allāh be upon him) used to send the officers of this Department of Poor-due to various areas and regions for its collection and distribution in accordance with the need and necessity of the individuals. Many instances have already been quoted in the preceding pages of this book.

Hadrat Mu'ādh (Allāh be pleased with him) acting upon the orders of the Holy Prophet (peace and blessings of Allāh be upon him) had collected and distributed the Poor-due area-wise in Yaman. He had despatched a written order, "Any person who has migrated to some other place, his Poor-due and 'Ushr will be utilized in his native land.

Abū Juhaifa (Allāh be pleased with him) report-

ed. "The collector of the Poor-due, despatched by the Holy Prophet (peace and blessings of Allāh be upon him) collected Poor-due from us and distributed it to the people of the same area from where the Poor due was collected. There was an orphan child who gave me a camel out of Zakāt. There is a Tradition, "A pagan asked the Holy Prophet (peace and blessings of Allāh be upon him) many questions and one of these was: By God! Who has sent you as the Apostle to us. Has God commanded you to collect the Poor-due from the rich and wealthy and distribute it among poor and the needy?" The Holy Prophet (peace and blessings of Allāh be upon him) confirmed it.

Abū 'Ubaid reported on the authority of Hadrat 'Umar (Allāh be pleased with him) that he bequeathed a will: "I advise the Caliph to come after me to be generous for the Bedouin because they are the real Arabs, and they are pride of Islam. Procure from them what is surplus with them and give it to the poor.

And this was practised by Hadrat 'Umar (Allāh be pleased with him) himself. The deserving people who used to pour in Medina came on the naked backs of their camels and had very few things with them, but when they left Medina they were loaded with the articles of sustenance they required.

Hadrat Sa'id bin Musayyab reported that Hadrat 'Umar (Allāh be pleased with him) despatched Mu'adh (Allāh be pleased with him) as collec-

tor of Poor-due to Banū Kalab and Banū Sa'd. He collected alms and distributed among the poor people of that place. When he returned he had the same piece of cloth hanging round his neck. Ya'la bin Umayya's companions and other people who were appointed as officers for the collection of Poor-due by Hadrat 'Umar (Allāh be pleased with him) said that when we returned after collection of Zakāt we had only one whip with us.

The system of the Poor-due was first introduced by the Holy Prophet (peace and blessings of Allāh be upon him) and it was followed by the Rightly-guided Caliphs, the just Muslim Rulers, the Companions and their followers. Imrān bin Ḥaṣin (Allāh be pleased with him) reported that, whenever we were appointed as collectors of alms and Poor-due, we were asked on our return, by the Amir, "Where is the wealth?" We replied, "We collected it and then distributed it among the needy people of that place as was enjoined by the Holy Prophet (peace and blessings of Allāh be upon him)."

Imām Abū 'Ubaid says, "These traditions stand testimony to the fact that the Poor-due collected in some place was distributed in the same area. And there is a great wisdom in it. If it was sent wrongly to some other place, it had to be refunded to those people from where it was collected and distributed, as was announced by 'Umar bin 'Abdul 'Aziz and Sa'id bin Jubair."

Imām Ibrāhīm Nakh'i and Ḥasan Baṣri have declared lawful to prefer the kins in the distribution of charity and *Ṣadaqa*. Imām Abū 'Ubaid says, "This can be practised by the giver of the Poor-due, but the alms *i.e.*, *Zakāt* which are the right of the Government to collect and distribute should not be neglected. It is the responsibility of the State and it should not be delegated to individuals to spend to their wishes."

Abū al-'Aliya like-wise says, "I used to take my *Zakāt* to Medina". Abū 'Ubaid says, "He used to distribute the Poor-due among his kith and kin."

As there is consensus on this point that the Poor-due collected from a place should be distributed in the same place, similarly it is agreed that if the residents of a particular locality do not require the Poor-due may be due to non-availability of the deserving poverty-stricken people or Poor-due exceeds the requirement of that place, it should be shifted to other locality for payment to the deserving people. In this connection, Imām Mālik has better said that the Poor-due of one locality to be taken to another locality is not lawful, if it is needed by inhabitants of that locality. The ruler may transfer the Poor-due on the basis of some consensus. Sahnūn reported: "If the Commander of the Faithful receives a news that people of such and such locality urgently need Poor-due, it is lawful for him to transfer it to that locality even if

that Poor-due is needed by people of the same locality. The reason for this is quite obvious that necessity should be preferred to mere requirement. Muslim is a brother of a Muslim, he cannot leave him unhelped and unattended, nor he can be cruel to him.

Poor-due as First Social Security : The System of *Zakāt* is the first law in action for the Economic Security. It is not based on individual assistance but a regular concern for the Government. It does not limit itself to Muslims, but also extends to Christians and Jews living in an Islamic State. They too, if poor, can avail of this assistance.

The idea of the Social Security which emerged up in the Western World already prevailed in Islam. The Europeans cannot reach the point of height which has been sanctioned by Islam, and practised as well. Islam guarantees full social security to the poor and his family. It is not a mere persuasion to show kindness to the poor. It is to give them the right. The West thought of it due to Wars, disturbances and upheavals. They set up a regular form of Social Security in 1941, when the United Kingdom and the United States of America agreed on the Atlantic Pact which says that the people living in those States should have Social Security, although Islam had set up this system centuries ago as a religious obligation to be governed by the State. In view of their new form of security for the people, these authors give credit

to Europeans for their security. In 1952, the Arab League founded in Damascus, started a circle of Social Studies to study and carry research on various forms of Social Security. The Administrator of this circle Mr. Danial Sun Jai Raj delivered a lecture on the evolution of the Social Security, in which he said that protection against death by poverty and hunger was started on Government level in the seventeenth century and different local organisations managed it to assist the poor and the needy.

Mr. Danial's foregoing expression is due to his non-acquaintance of the Islamic history and the injunctions of the Poor-due. We have explained it exhaustively in the fore-going pages that the Poor-due system of Islam is such a system the responsibility of operating it lies on the Islamic Government. It does not rest on the sweet will of an individual. It is God's injunction for the poor and the destitutes that the Poor-due must be paid to them. It is compulsory for the rich to pay it. It is quite distinct from the taxes which are levied by Governments. This is perpetual tax with fixed rate. If a Government ignores it and does not collect it from the affluent people, a Muslim cannot remain a true Muslim unless he pays the Poor-due for pleasing his Allāh ; for the purification of his heart, conscience and wealth. The non-payer of it is not a true Muslim. It is obligatory on Muslim that he should take out the Poor-due from his wealth and should not declare it his goodness to those who receive the Poor-

due, nor give them any harm. The receiver of the Poor-due should think it a teaching of Islam that he has his right in the Poor-due. God has appointed some people as his Vicegerents and the Muslim Community has been demanded that they should struggle hard for the collection of Poor-due from those who do not pay it of their own.

Poors' Rights on other Sources of Income of Bait al-Mal : The cure of poverty lies with the Public Treasury in Islam, the money collected by the State due to public buildings and other sources should be deposited in the Public Treasury and distributed among the poor, so as to remove disparity that may occur between the rich and the poor. If the Poor-due is not sufficient to meet the demand of the poor, the State is duty bound to provide sustenance to the poor from the money collected by way of *Khums* (one-fifth portion) and the *Kharāj* and other taxes charged by the State from the rich. The Holy Qur'ān says :

"And know that whatever ye take as spoils of war, lo ! a fifth thereof is for Allāh, and for the Messenger and for the kinsman (who hath need) and orphans and the needy and the wayfarer..." (8 : 41)

"That which Allāh giveth as spoil unto His Messenger from the people of the townships, it is for Allāh and His Messenger and for the near of kin and the orphans and the needy and

the wayfarer, that it become not a commodity between the rich among you..." (59: 7)

The jurists of Islam have been very cautious about the rights of the poor in the wealth of the rich. They have not made alms including Poor-due as lawful for all the people, such as payment of salaries to Armed Forces. Of course, if there is a deficit in the Public Budget and the Budget of *Zakāt* allows it, some loan can be taken out of it for meeting the emergency, but afterwards it must be readjusted in the account of the Poor-due.

Imām Muḥammad bin Ḥasan, a pupil of Imām Abū Ḥanifa, in this connection, says: It is incumbent on the Head of the Islamic State not to withdraw from the fear of God while spending out of the Poor-due fund. He must pay to each and every poor person out of that fund so as to make him rich.

If some Muslims are poor and there is no alms in the *Bait al-Māl* then the Muslim ruler must meet their demand from the taxes that have been collected in the Treasury. It will not be debitable to the alms-fund account. It is due to the reason, as we have explained in the preceding pages that such taxes can be utilized for meeting essential needs of the poor and the destitutes. In case the ruler has to pay salaries of the army personnel and there is nothing left in the Treasury, he can take out money from the alms-fund for the payment to the forces,

but it will be a loan from the alms fund; because the alms are the right of the poor and destitute. So, any amount withdrawn from the alms account for the purpose of its utilization in any other capacity will be a loan as the Treasury in which there is a right of the poor as well. The *Kharāj* tax fund in the Treasury is the last source of meeting the demand of the deserving poverty-stricken people, for these people belong to the community and not to the Commander of the Faithful or any particular group of people.

The *Shaikhain* have reported from the Holy Prophet (peace and blessings of Allāh be upon him) who said:

"For each and every Muslim I, in my own person, am more merciful, kind and well-wisher. Any Muslim who dies and leaves behind some inheritance will belong to his heirs and whoso dies while under debt and he has left behind him children without property and wealth, I shall pay his debt, and the responsibility of upbringing his children will be my responsibility."

In *Musnad* Aḥmad there is a tradition reported on the authority of Mālīk bin Aūs that Ḥadrat 'Umar (Allāh be pleased with him) used to describe the following three things on oath:

1. By God! No person has any right more or

above the other person in the public trust, nor do I.

2. By God ! There is no Muslim who does not have his share in this wealth.

3. By God ! If I remain alive for some considerable period, I shall give the shepherds of the Al-San'a mountain his due while he is there grazing his herd in that valley.

There is a narration pertaining to Hadrat 'Umar (Allāh be pleased with him) as Imām Shokāni says, and stands testimony to the fact that *Amir-ul-Mu'minin* is just an ordinary person of the community, and he enjoys no preferential rights or facilities to others, or to avail of more share in the spoils of war etc. This also conveys that under the Islamic State, every man, whatever be his rank or status enjoys the same share in accordance with his right and needs.

This assistance is not rendered to the poor Muslims only but also extends to non-Muslim *Dhimmi*s living in that Islamic State. They too have the same right to procure sustenance from the Public Treasury to overcome their poverty and hunger. Imām Yūsuf in his book entitled *Al-Kharāj* has given the text of the agreement between Khālīd bin Walīd and the Christian residents of Hira (Irāq). It has been clearly mentioned therein that the people who were poor would be provided security against hunger and poverty. Illness and old age,

and the expenditure incurred on them will be met from the Public Treasury and is the responsibility of the State. This was the first example of the Social Security which was given by the Muslim Rulers to the people who could stand against the Muslims and sought peace. They wished to remain in their own religion, and they were not forced to embrace Islam. They signed an agreement which is given below in the words of Khālīd bin Walīd :

"I have decided not to charge any *Jizya* from the non-Muslims of old age or who have been caught in some calamity and is dependant upon the charity and *Sadaqa* given by the people of his own religion. He and his family will also be provided sustenance from the Public Treasury of the Muslims so long as they remain within the bounds of *Dar al-Hijra* or *Dar al-Islam*. If they march out of it to some other land, Muslims will not be responsible for their maintenance."

Hadrat Khālīd bin Walīd (Allāh be pleased with him) made this decision during the Caliphate of Hadrat Abū Bakr (Allāh be pleased with him). The Companions who had accompanied him to this campaign and were present at the time of the agreement, disagreed with him. But when he came to Hadrat Abū Bakr (Allāh be pleased with him), he or the prominent Companions did not say a word against him, and he was allowed to be the Governor of that place. When other Companions came to

know of this incident, they did not contradict him. There are many jurists whose consensus is quite similar to it.

An incident is reported in various books of history which occurred during the caliphate of Hadrat 'Umar (Allāh be pleased with him). According to this event Hadrat 'Umar (Allāh be pleased with him) proclaimed social security for the non-Muslims. It is a principle of the Muslims to look after the non-Muslims and this is a befitting example for the coming generations to follow because whatever good precedence has been left behind by the Rightly-guided Caliphs in the form of laws, in accordance with the *Shari'ah*, of course, is being understood as a part of religion. It becomes obligatory on Muslims to follow it, as they understood the Traditions of the Holy Prophet (peace and blessings of Allāh be upon him) and they adhered to it :

"Whoever amongst you remains alive will see the cropping up of differences. At that time it would be necessary for you that you should strictly act upon my *Sunnah*, and thereafter the principles of my Rightly-guided Caliphs who come after me."

The Caliph 'Umar bin 'Abdul 'Aziz had written a letter to the Governor of Basra 'Adi bin Artāt in which he had advised him to give full security to the people of that place and that was obligatory on him, as was obligatory on others. This letter was

read out to the people of Basra. Its text is given below :

"Be careful on your side that any *Dhimmi* who is of old age and is unable to work, should be given a stipend from the Public Treasury of Muslims." It is due to the fact that once Hadrat 'Umar (Allāh be pleased with him) passed by an old man who was a *Dhimmi* and was begging from door to door. Hadrat 'Umar (Allāh be pleased with him) said to him, "We did not act justly with you. We were charging *Jizya* from you in your youth and forgot you in your old age." Therefore, Hadrat 'Umar (Allāh be pleased with him) sanctioned so much stipend for him that was more than sufficient for his sustenance.

If the Public Treasury of an Islamic State is reduced to such an extent that nothing can be provided to the poor inhabitants, the rich people must assist the poor of their own. In case they failed to do so, it is incumbent on the Head of an Islamic State to tax the wealthy for the assistance of the needy. It means to say that solution of the problem of poverty must always be kept in view. And it is not enough for the State merely to look after the individual freedom and personal property or make arrangements against cruelty and oppression for the sake of maintaining law and order. The State cannot let the rich to be above all responsibilities and may or may not assist the poor or

transgress the limits prescribed by the *Shari'ah*. The poor, at the same time, cannot be allowed to starve and die of hunger. Adam Smith, the Advocate of the theory of Individualism and Uncontrolled Economy observes that the first and foremost duty of the Government is to protect the rights of the rich. The individuals of a society, as the advocates of the Individualism speak of, are not economic elements who cannot be interlinked without Profit and Economic Production.

In the sight of Islam, the society is a strong family whose relations are much stronger and deep than those of individuals and groups. The fundamental principle of their relation is Faith and Islam, which binds them within one brotherhood. Adhering to this aim, there emerge, in the unity of purpose, faith, thought, consciousness, sentiments, law and order, the beginning and the end. So Islam has stated the social structure as one body, whose every part (and cell) is related to the other. They are helpful to one another and have their effects on one another too. The *Amir al-Mu'minin* (Commander of the Faithful) is like a head of the family in the social structure. In other words, he is an administrative head to safeguard the mutual cooperation and unity of the individuals of a society, so that the whole society shall reap its luscious fruits.

The responsibility of the State is not limited to provide individual freedom and protection of per-

sonal property within and outside the country but much more than that. The Amir, in Islam, is taken as the father of the entire family of individuals comprising the nation, as has been characterised in a Tradition of the Holy Prophet (peace and blessings of Allāh be upon him), which has been reported in *Bukhārī* and *Muslim* :

“Every one of you is a shepherd of his own folk and is responsible for it. Similarly, the Amir is a shepherd (servant) responsible for the subject. And whoso is the lord of the house (*i.e.*, father) he is responsible for the maintenance and sustenance of his family.”

As the responsibility of a father is not only to protect his family but also making adequate provisions for the sustenance of each member of the family in the best manners with justice and kindness, the leader of the nation is responsible for his subject, because he has been made responsible for all of the people living in that State. Hadrat 'Umar (Allāh be pleased with him) says : “If a mule stumbles in Irāq, I feel that God will ask me about it on the Day of Resurrection as to why I did not pave the way for it.”

An instance has been quoted in *al-Badaya wa al-Nahaya* by Hāfiz Ibn Kathir, that the wife of Hadrat 'Umar bin 'Abdul 'Aziz says, “One day I went to him ('Umar bin 'Abdul 'Aziz). He was sitting in a very humble pose keeping his cheek on

the palm of his hand. I asked him what had happened to him and he replied: O' Fātima! May God bless you! I have been entrusted with the responsibility of administering the nation. I feel that God will question me on the Day of Resurrection about the poor, the needy, people left without proper care, distressed orphans, helpless widows, oppressed persons, wayfarers, old men, members of a large family and the unclothed unfortunates, who will all stand against me to sue before the Almighty. I think, I shall hardly be able to justify my stand. I therefore, pitied myself and began to weep.

When the people took oath of allegiance at the hands of Ḥaḍrat 'Umar bin 'Abdul 'Aziz who was declared Caliph of the time, he came home sorrowful and thoughtful. His slave said to him, "What is the matter that you are so sad and worried, for this is not the time of any grief?" He replied "May God bless you! I am worried because I feel that every individual of the Muslim *Ummah* spread far and wide in the East and West is demanding his right from me even if he writes to me or not."

Pondering over the responsibility of the Caliph for his subject, we understand that he considers himself responsible to God for every individual living in the State. It is most essential for him to know of the rights of these individuals, especially the poor and the needy, the sick and old, the widow and the orphan, whether they approach

him for the fulfilment of their rights or not, in person or through correspondence.

The first and foremost duty of the Islamic State is to establish justice, pave the way for peace and tranquillity wreathing all of them in single brotherhood, enjoin good things and forbid evil and nefarious acts. If the poor, weak and the destitute starve and are deprived of their basic needs of food, water, clothing and residence, it would certainly be against justice and attainment of peace within the State, at a time when there are much wealthier people living in the same country. It is for the Islamic State to adopt various means for making the life of the poor and the needy a pleasant one, and let the breeze of blessedness run through their veins and tranquillity all around and live in an atmosphere of joy and peace. And the wave of mutual assistance blow to soothen their hearts from any prickly rays of rift and doubt. The method can vary with the conditions of time, transport and place, but one ray of service must run throughout. So, the gates of *Ijtihad* (Deduction) are always open to Muslims to solve their problems collectively and succeed to solve the prevailing problems of any nature including those of hunger, poverty and ills of the society. To quote an example, Ḥaḍrat 'Umar (Allāh be pleased with him) declared the field of Rabda, near Medina, as State property for Muslims to graze their animals. For the poor it was free, with the sole aim to assist them to become rich

and stand on their own legs. They had to take to this pasture field their animals within some limit. The guardian Huny who was employed by Ḥaḍrat 'Umar (Allāh be pleased with him) was asked to allow the animals of poor free of charge. The guardian was warned by Ḥaḍrat 'Umar (Allāh be pleased with him) who had instructed him, "Fear the invocation of the oppressed and the weak, because God accepts it then and there. So allow the poor to graze their camels and goats, and leave the animals of the rich because in case their cattles die of starvation, they will turn to their other pasture fields and oasis. It means that they have other sources of income and property. If the animals of the poor die of hunger they along with their children will swarm round me and say: "O' *Amir-ul-Mu'minin* ! Should I do away with my children. So, to provide them with grass and hay, is much convenient and easier for me than giving them silver and gold."

The words of Ḥaḍrat 'Umar (Allāh be pleased with him) who was gifted with far-sightedness, makes us to come to construe from the above that:

1. It is essential for an Islamic State to look after the people having limited income and property. The Sate should provide them with the means of earning more to grow rich, even if the measures reflect on the income of the rich, as he had done in the case of allowing a limited number of animals

of the wealthy people to be grazed in the pasture.

2. It is essential for the Islamic State to see that no person living in the country is deprived of the blessings of the State Government and groan before the Public Treasury for seeking assistance for their sustenance and that shall have to be accomplished by the State authority for the persons and their families, as Ḥaḍrat 'Umar (Allāh be pleased with him) had said that if the animals of the poor die of hunger, they will swarm round me for the redress of their loss.

So, the best course for this is that the poor who are capable of work should be given the opportunity to work, and those whose income is limited should also be provided with means to increase their income. In this way they would become self-sufficient and will no more be burden on Public Treasury. And that is why Ḥaḍrat 'Umar (Allāh be pleased with him) said that it was convenient for him to provide grass and hay and too difficult to give them silver and gold.

CHAPTER 5

ISLAMIC MEASURES OTHER THAN ZAKĀT TO SATISFY WANTS

There are more wealth rights which are obligatory for the Muslims under various conditions. These are in addition to the Poor-due, and are given below :

Rights of Neighbour : God has commanded in the Holy Qur'ān to look after the rights of the neighbour. The Holy Prophet (peace and blessings of Allāh be upon him) has persuaded the Muslims to fulfil the rights of the neighbour, and is contained in the Traditions. To care for the rights of the neighbour is one of the essentials of Faith, and it is forbidden to harm him or ignore his rights, as God says :

"...Ascribe no thing as partner unto Him. (Show) kindness unto parents, and unto near kindred, and orphans, and the needy, and unto the neighbour who is of kin (unto you) and the neighbour who is not of kin..."

(4 : 36)

1. The Holy Prophet (peace and blessings of Allāh be upon him) said : "Whoso has faith in Allāh and in the Hereafter, should

honour his neighbour".

(*Bukhāri and Muslim*)

2. If you behave nicely to your neighbour, you would become a true Muslim.

(*Ibn Majah*)

3. Gibrā'il advises me ever to be good to the neighbour. And I feared lest it should make him sharer of the inheritance.

(*Bukhāri and Muslim*)

4. He is not a *Mu'min* whose stomach is full before going to bed and his neighbour is empty stomach and he is aware of it.

(*Tibrāni and Baihaqi*)

5. If anyone residing in a region sleeps hungry, the people of that region will fall out of the grace of God.

The best thing which has been mentioned in the Tradition about the neighbour is that you should not injure the sentiments of the neighbour with the flavour of your dishes. Otherwise you should give something from your meals to him. If you buy some fruit, send a part of it to your neighbour. If you do not send it, keep it concealed and that your child may not take it out and the child of your neighbour may be grieved to look not to have it.

Ḥadrat Abū Dharr (Allāh be pleased with him) said that he was advised by the Holy Prophet (peace and blessings of Allāh be upon him) to add

more water in his cooked vegetable or meat and give something of it to his neighbour.

Then neighbourhood is not limited to the adjacent house. According to the Companions it is forty houses, and there are other Companions who say that it is forty houses all around from the centre of his house. It means that people of one vicinity are all neighbours to one another. Hadrat 'Ā'isha (Allāh be pleased with her) said: "I told the Holy Prophet (peace and blessings of Allāh be upon him) that she had two neighbours. "One of them had the door of house that opened in front of mine, and the other was a bit farther. And sometimes I did not have so much of a thing which could be distributed to both of them. Which of them had more right?" He said, "The person whose house-door is in front of your house."

Islam wants that all people living in the same vicinity to be united in such a way that they should lead a happy and prosperous life by assisting one another, by helping others, giving them clothings. If this is not achieved and the neighbours do not cooperate and assist one another, God will never afford them any protection. They cannot be called to be true Muslims.

The best of the manners of Islam is that it has enjoined on Muslims the right of the neighbour, whether he is a Muslim or a non-Muslim. Mujahid says, "I was in the company of Hadrat 'Abdullāh

bin 'Umar (Allāh be pleased with them) and his slave was busy in removing the skin of a quail. Hadrat ibn 'Umar (Allāh be pleased with him) said, "When you finish the work of removing the skins of quails, first of all some of the flesh take to our Jew neighbour." He repeated it many a time. The slave said to him, "Why do you tell me this repeatedly?" And he replied, "The Holy Prophet (peace and blessings of Allāh be upon him) has been saying to us time and again, and we feared lest our neighbours be not made heir to our inheritance."

'Id Day Sacrifice: Imām Abū Ḥanifa holds that animal sacrifice on '*Id al-Adha* is obligatory on every well-to-do Muslim according to the following tradition:

"Whoso is leading a prosperous life with adequate provisions needed for his sustenance, does not sacrifice an animal on '*Id al-Adha* should not come near our Mosque".

(Ahmad, Ibn Majah)

Breaking an Oath: In connection with breaking an oath, God says:

"If some one of you breaks an oath, he should at least feed ten persons, with adequate meals of average type which you usually provide for your families, or give them clothings, or set free a slave. If you are unable to act likewise, then fast for three days, and this is obligatory on you all."

Zihar : Whoso pronounces addressing his wife that "You are like my mother or my sister" she becomes unlawful for him until he pays for his untoward words spoken to his wife. And the punishment for this is that he should free one slave. The person who cannot do this should fast for two months consecutively. If he is unable to do this also he should feed sixty poor people.

Sexual Intercourse during Daytime in the month of Ramadan : If a person keeping fast commits sexual intercourse during daytime in the month of Ramādan, he shall pay the same atonement prescribed for a person committing *Zihār*.

Expiation of Old People and Chronically Sick Persons : Those people who are old or suffer from some chronic disease are directed to feed one person daily as an alm, as has been enjoined by the Holy Qur'ān :

"Whoso cannot fast during the month of Ramādan (due to old age or suffering some disease) should give alms to the needy and the poor. (It is one time meals for the poor)."

If the women who are pregnant or giving suck to their children fear danger to their life or to the life of their children, according to some jurists, can be relieved of the obligation by giving some alms to the poor.

Sacrifice at the Time of Hajj or 'Umra : This sacrifice is made for the following purposes :

- (a) As an atonement for doing any prohibited act due to *Ihrām*.
- (b) *Hajj Tamatu'* (Performing Hajj and 'Umara with two *Ihrāms*).
- (c) *Hajj Qirān* (Performing Hajj and Umara with the same *Ihrām*).

So, God says :

"O ye who believe ! Kill no wild game while ye are on the pilgrimage. Whoso of you killeth it of set purpose he shall pay its forfeit in the equivalent of that which he hath killed, of domestic animals, the judge to be two men among you known for justice, (the forfeit) to be brought as an offering to the Ka'ba ; or, for expiation, he shall feed poor persons..."
(5 : 95)

"...then whosoever contenteth himself with the Visit for the Pilgrimage (shall give) such gifts as can be had with ease"...
(2 : 196)

The aim of this sacrifice is to provide meat to the poor, and its importance is known to the person having the knowledge of *Shari'ah* who does not recognize to pay the cost of sacrificial animal, or its double as an alms. The Holy Qur'ān says :

"...Then eat thereof and feed therewith the poor unfortunate".
(22 : 28)

"...Then when their flanks fall (dead), eat thereof and feed the beggar and the suppliant. Thus have We made them subject unto you, that

haply ye may give thanks." (22:36)

The Right of Harvesting Crops: God says in the Holy Qur'ān:

"He It is Who produceth gardens trellised and untrellised, and the date-palm, and crops of divers flavour, and the olive and the pomegranate, like and unlike. Eat ye of the fruit thereof when it fruiteth, and pay the due thereof upon the harvest day, and be not prodigal. Lo! Allāh loveth not the prodigals". (6:142)

A group of the Companions and the Followers of the Companions is of the opinion that in the above Verse, 'the right of God' does not mean 'Poor-due' but besides Poor-due, which has been left to the owner of the crop. He may give to the poor in view of their needs, as much as he likes. Therefore, Ibn 'Umar (Allāh be pleased with him) in his commentary on this Verse narrates: "This means as gift or alms which the owner of the crop may give with his sweet wish."

According to Ḥadrat 'Atā', "This means that the owner of crop may give, at the time of harvesting the crops to the poor and the needy what he can give conveniently. This wouldn't be considered as Poor-due".

Ḥadrat Mujāhid says, "It is all alms whatever is given to the poor and the needy at the time of harvesting the crops."

Ibn Kathir says, "God has condemned those persons who harvest their fruit and give no alms out of these, as has been mentioned in the *Sūra Al-Qalam* (the Pen) about the owner of gardens:

"Lo! We have tried them as We tried the owners of the garden when they vowed they would pluck its fruit next morning. And made no exception (for the Will of Allāh); then a visitation came upon it while they slept. And in the morning it was as if plucked. And they cried out one unto another in the morning, saying: Run unto your field if ye would pluck (the fruit). So they went off, saying one unto another in low tones: No needy man shall enter it today against you. They went betimes, strong in (this) purpose. But when they saw it, they said: Lo! we are in error! Nay, but we are desolate! The best among them said: Said I not unto you: Why glorify ye not (Allāh)? They said: Glorified be our Lord! Lo! we have been wrong-doers. Then some of them drew near unto others, self-reproaching. They said: Alas for us! In truth we were outrageous. It may be that our Lord will give us better than this in place thereof. Lo! we beseech our Lord. Such was the punishment. And verily the punishment of the Hereafter is greater if they did but know". (68:17-33)

Poors' Security Rights: The rights of the security of the poor and the needy in a Muslim

society, are of much importance. Every individual has the right of securing essentials for his living and that too in an honourable way. If this right is fulfilled by giving them from the Poor-due fund, well and good, but if there exist no funds in the Poor-due accounts, or other sources of income of *Bait al-Māl* the poor have the right in the wealth of the rich besides *Zakāt*. Tirmidhi transmitted an instance on the authority of Fatima bint Qais who reported that she asked the Holy Prophet (peace and blessings of Allāh be upon him) about the poor-due and he replied: "There is another right of the poor besides Poor-due in the wealth of the Muslims." Then he (the Holy Prophet) recited the following verse:

"It is not righteousness that ye turn your faces to the East and the West; but righteous is he who believeth in Allāh and the Last Day and the angels and the Scripture and the Prophets; and giveth his wealth, for love of Him, to kinsfolk and to orphans and the needy and the wayfarer and to those who ask, and to set slaves free: and observeth proper worship and payeth the poor-due. . ." (2: 177)

The reason for reciting this Verse was to tell her that the first right was of the kins, then of the poor and the needy which is a righteous deed. The establishment of Prayer and payment of Poor-due have been mentioned thereafter, which are elements of piety and righteousness as well. It is a testi-

mony to the fact that besides Poor-due, it is essential for the wealthy to give something from their wealth to the kinsfolk and the poor.

Although it is quite convenient to understand the logic of the whole thing but it has been supported by the Qur'ānic Verses and the *Sunnah*. In an Islamic society, mutual help and assistance must be kept in mind. It is obligatory. Mutual cooperation and sympathy are such obligations without which life seems to be too hard, and it cannot be escaped for the smooth running of the society. The Holy Prophet (peace and blessings of Allāh be upon him) dwelling on the Islamic social system says, "All the persons comprising the Muslim society are but elements of a wall who are a source of strength to each other. In mutual love, kindness and showering favours, the Believers are like a single body. If any of its part feels pain all other parts are affected by it, just as fever and insomnia. A Muslim is a brother to another Muslim. He does not inflict any injury on him, nor he leaves him helpless and unattended. If he belongs to a region and goes to bed empty stomach even for half of the night, the people of the region will be turned out of the graciousness and protection of the Almighty. (*Bukhārī and Muslim*)

The Holy Qur'ān has warned the people of the destruction of cruel people who ignore their poor brethren. They have been threatened of severe punishment in this world and in the Hereafter. A

word-picture has been appropriately drawn in the last Verses of the Qur'ānic *Sura Al-Mudasssir* (The Cloaked One). It is about the people 'on the right side' to have their abode in the gardens of Paradise. There is a mention of those too who falsify the rights of others and those who are disbelievers and liars to live in the flames of fire. They are the people who will be on the left hand side. Punishment will fall on them, and they will say, "This is due to our usurping the rights of the poor and the needy because we left them in hunger and starvation and never cared to clothe them." God says :

"Every soul is a pledge for its own deeds; Save those who will stand on the right hand. In gardens they will ask one another concerning the guilty : What hath brought you to this burning ? They will answer : We were not of those who prayed nor did we feed the wretched. We used to wade (in vain dispute) with (all) warders." (74 : 38-45)

God relates the story of the people of the garden, who had promised each other to pluck the fruit at night and neglect the poor who used to come there for harvesting the fruit only. On one hand the people of the garden promised each other to assist each other without taking into consideration the share of the poor, on the other hand God despatched His punishment on them for their neglect in

so far as the poor and the destitute were concerned. So God says :

"Then a visitation came upon it while they slept. And in the morning it was if plucked. And they cried out one unto another in the morning, saying : Run unto your field if ye would pluck (the fruit). So they went off, saying one unto another in low tones : No needy man shall enter it today against you. They went betimes, strong in (this) purpose. But when they saw it, they said : Lo ! we are in error ! Nay but we are desolate ! The best among them said : Said I not unto you : Why glorify ye not (Allāb) ? They said : Glorified be our Lord ! Lo ! we have been wrong-doers. Then some of them drew near unto others, self-reproaching. They said : Alas for us ! In truth we were outrageous. It may be that our Lord will give us better than this in place thereof. Lo ! we beseech our Lord. Such was the punishment. And verily the punishment of the Hereafter is greater if they did but know." (68 : 19-33)

The Holy Qur'ān remains not content with the mere invitation of the rich to assist the poor by providing them sustenance, it has given the poor their right upon the Believers and the later are under obligation to make arrangements for providing the essentials of life for the sustenance of the poor. So the Holy Qur'ān persuades them to be mindful

of the rights which must be fulfilled in so far as the destitutes are concerned particularly. If the rights of the poor are not fulfilled it amounts to infidelity and becomes a cause of God's wrath in this world and the punishment in the Hereafter. So God says about the people 'of the left hand' and of the punishment they have to receive in *Sura Al-Haqa* :

"But as for him who is given his record in his left hand, he will say : Oh, would that I had not been given my book. And knew not what my reckoning ! Oh, would that it had been death ! My wealth hath not availed me, my power hath gone from me. (It will be said) : Take him and fetter him and then expose him to hell-fire ?

Then God the Benevolent speaks of this candid decision :

"And then insert him in a chain whereof the length is seventy cubits. Lo ! he used not to believe in Allāh the Tremendous." (69:32, 33)

These are the Verses which make the hearts to tremble out of fear. Such a tremendous fear overwhelmed *Hadrat al-Dardā'* (Allāh be pleased with him) who spoke to his wife as under :

"O ye Umm al-Dardā' ! Since the creation of Hell, its flames are fanning and will fan till human beings be its morsels. God has saved us from half of its torture. Persuade the people to feed the poor."

Prior to the revelation of the Holy Qur'an, this

world had no book to declare the great punishment in the Hell for those who did not persuade others to feed the poor and the needy.

In *Sura Ma'un*, God has declared it a sign of the religion in him who does not persuade others to feed the poor and who grieves an orphan. God says :

"Hast thou observed him who belieth religion ? That is he who repelleth the orphan, and urgeth not the feeding of the needy. Ah, woe unto worshippers who are heedless of their prayer ; Who would be seen (at worship) yet refuse small kindnesses !" (107 : 1-7)

In *Sura al-Fajr* the Almighty Allāh has described the society of the period of Ignorance in the following words :

"Nay, but ye (for your part) honour not the orphan, and urge not on the feeding of the poor, and ye devour heritages with devouring greed. And love wealth with abounding love." (89 : 17-20)

In these verses God has persuaded the people to look after the interests of the poor, the needy and the destitute. When the people who belieth religion of Islam or who are ignorant do not urge upon others to feed the needy it is incumbent upon the Believers and the followers of Islam to render assistance to the poor even if they perform this

obligation by collecting money from the rich people or through welfare organisations and Social Bodies set up for the purpose.

Ibn Hazm's Opinion : Ibn Hazm is the man who has faithfully and cogently explained the rights of the poor in the light of the Holy Qur'ān and the *Sunnah*. His elucidation of the Holy Qur'ān and the *Sunnah* is authentic in every respect. His philosophical and logical interpretations are true and many in number. He is clear and bold to advance the Islamic point of view and says that some other taxes be levied, in case the Poor-due fund is not sufficient to meet the demand of the poor, in their interest. The basic necessities of life are as under :

1. Food which may be sufficient for keeping the poor healthy and energetic.
2. Dress which can clothe his nakedness and shelter him from heat, cold and rain.
3. A house to live in which can shelter him from weather effects and peeping of the wayfarers.

Some of the jurists have expressed their opinion that it is not lawful to levy any other tax except the Poor-due which has already been enjoined by God. Ibn Hazm has refuted this opinion by convincing arguments. He writes in his book

entitled *Al-Muhhali* :

"The rich are obliged to provide sustenance to the poor living in their region. If they try to neglect or avoid it or deflect from this responsibility, the Head of the State must compel them to part with some of their wealth for the maintenance of the poor and the needy. In case the Poor-due is not sufficient to satisfy the basic needs of the poor, tax should be levied upon the rich Muslims to provide the poor with enough food, reasonable clothing and accommodation."

Qur'anic Arguments : Ibn Hazm quotes the following Verses from the Holy Qur'ān, in support of his argument :

"Give the kinsman his due, and the needy, and the wayfarer, and squander not (thy wealth) in wantonness." (17: 26)

"...(Show) kindness unto parents, and unto near kindred, and orphans, and the needy, and unto the neighbour who is of kin (unto you) and the neighbour who is not of kin, and the fellow-traveller and the wayfarer and (the slaves) whom your right hands possess..." (4: 36)

God has established the rights of the poor and the wayfarer along with kins. It has been ordained to be kind to the parents, kins, needy, neighbours and slaves that their necessities of life should be kept in view. It would be unmannerly if these rights are not adhered to by these people.

Traditions of the Holy Prophet (peace and blessings of Allāh be upon him): It has been reported from the Holy Prophet (peace and blessings of Allāh be upon him) who said, "Whoso does not show compassion to the people living on this earth, is not blessed with God's mercy." If a person possesses wealth more than his own requirements and he knows that his Muslim brother is hungry and starving and does not help him, certainly he took no pity on his brother nor shown any mercy on him.

'Abdur Rahmān bin Abū Bakr Ṣiddiq (Allāh be pleased with them) reported that the Holy Prophet (peace and blessings of Allāh be upon him) said, "The *Ashāb-i-Suffah* (Companions of *Suffah*) were poor people. And the Holy Prophet (peace and blessings of Allāh be upon him) used to say that whoso amongst the Companions has food for two persons should take the third person along with him to feed him."

'Abdullāh bin 'Umar (Allāh be pleased with them) reported that the Holy Prophet (peace and blessings of Allāh be upon him) said, "A Muslim is a brother of a Muslim. He is not cruel on him. He does not leave him helpless." Abū Muḥammad says, "Whoso has enough wealth with him for food and clothing but does not care for his brother, leaves him helpless and unsheltered."

Ḥaḍrat Abū Sa'id al-Khudri (Allāh be pleased with him) reported that the Holy Prophet (peace and

blessings of Allāh be upon him) said, "Feed the poor and set the prisoner free."

There are many references in the Holy Qur'ān and the *Sunnah* to this effect.

The Sayings of the Companions: Ḥaḍrat Abū Wā'il Shafiq b. Muslima reported that Ḥaḍrat 'Umar (Allāh be pleased with him) said: "If I had known what was to happen thereafter, I must have procured some wealth from the rich and distributed the same among the poor and the needy."

Ḥaḍrat 'Ali (Allāh be pleased with him) says, "The right of the poor which has been prescribed by God in the wealth and property of the rich people is sufficient to meet the needs of the needy. If the poor people are still hungry and unclothed, it means that the rich have failed to give them their due right. Allāh is empowered to question them on the Day of Resurrection and punish them."

A tradition is reported on the authority of Ḥaḍrat Ibn 'Umar (Allāh be pleased with them) who said: "There is another right besides the Poor-due in your wealth."

Ḥaḍrat 'Ā'ishā, Ḥasan ibn 'Ali and Ibn 'Umar (Allāh be pleased with them) reported that they told a person who begged from them: "If you ask enough wealth for blood-money, huge debt, or distressing poverty it is your genuine right." It is reported about Ḥaḍrat Abū 'Ubaida bin Jarrah and three hundred other Companions (Allāh be pleased

with them) that their food had exhausted, and Abū 'Ubaida ordered them to collect all the food that was left with them, at one place, and then distributed the same equally to all of them.

It is reported about Ḥadrat Sha'abi, Mujāhid, Tā'ūs, etc., who said : "Besides Poor-due the poor have more rights in the wealth of the rich." There is a consensus of opinion among the Companions (Allāh be pleased with them) in this regard.

Ibn Hazm says, "There is nothing on record which shows that any one of the Companions or their followers has ever opposed it." It is only Zāhhak bin Muzahim who says, "Any other share except Poor-due in the wealth of a rich person has been abrogated."

Ibn Hazm says, "The narration of Zāhhak is not acceptable because he himself was against it, so his opinion cannot be relied upon." According to him there are following rights in addition to the Poor-due : 'Parents in need, wife, slave and animals on whom expenditure could be incurred. Also the payment of blood-money and debts, and that is all."

CHAPTER 6

IMPORTANCE OF ALMS AND GENEROSITY IN ISLAM

Islām, in addition to the rights and regulations of *Zakāt*, wants to make the heart of a Muslim to give more than what is demanded or asked for, and spends in the way of God for the betterment of the poor, in open and in secret to ameliorate the condition of the needy. He likes that for his own self what he wishes for the other people. Also he prefers to spend his wealth on others. His aim is not wealth but a means to an end. He thinks his wealth a source for the betterment of other people. His heart is saturate with the wish of helping the people with his wealth. He does this for seeking the blessings of the Almighty and not for the love of power, dignity and rank, or for any fear of any official. He spends his wealth lavishly but for the poor and the needy.

Those who think that some law and regulations are enough, they look only at the surface of them and they are not acquainted with the reality of a human being. Man is not a machine which may be made to work and it would work, and when it

made to stop it would cease working. He is a complicated skeleton which is a combination of matter, spirit, soul, self, intelligence, wisdom, sentiments, thoughts and feelings. It is a body that thinks, feels and decides. When he feels about a thing, he realised it. He adopts some and prefers these to others. There are some works which he does and others he ignores. He is influenced by some people and things and also influences them. It is therefore, essential that the qualities of his body may be kept in mind and known his inner self so that we may be able to help in his life by completing the deficiency of the laws and regulations.

Islam, in the capacity of a religion, is not content with the rights that it affords to the people under rules and regulations which is the responsibility of the State, but throws light on the moral aspect of the human being, because the view of Islam on this side of the human life, is not only to become a source of mutual assistance, but also it is one of the aims of Islam to train the people who are desirous of the company of the Prophets in Paradise, and seek the blessings of the Almighty.

Now, we shall refer to some of the Verses of the Holy Qur'ān and Traditions of the Holy Prophet (peace and blessings of Allāh be upon him) which enjoin the human race and invite them to the benevolence of God through glad tidings, persuasion, to spend in the way of God, to shun miserliness.

These references are so fine and convincing that they melt the hearts of those who are hot headed or hard-hearted, and make man to act according to the Will of the Creator, and they become the source of goodness, and the gates of generosity are opened wide for them, as God says :

“Who is it that will lend unto Allāh a goodly loan, so that He may give it increase manifold? Allāh straiteneth and enlargeth. Unto Him ye will return.” (2 : 245)

“The likeness of those who spend their wealth in Allāh's way is as the likeness of a grain which groweth seven ears, in every ear a hundred grains. Allāh giveth increase manifold to whom He will. Allāh is All-Embracing, All-Knowing.” (2 : 261)

“...but prefer (the fugitives) above themselves though poverty become their lot. And whoso is saved from his own avarice—such are they who are successful.” (59 : 9)

“And spend of that wherewith We have provided you before death cometh unto one of you and he saith : My Lord ! If only thou wouldst relieve me for a little while, then I would give alms and be among the righteous.”

(63 : 10)

“...Whatsoever good ye send before you for your souls, ye will surely find it with Allāh, better and greater in the recompense.” (73 : 20)

"But he hath not attempted the Ascent—Ah, what will convey unto thee what the Ascent is!—(It is) to free a slave, and to feed in the day of hunger an orphan near of kin, or some poor wretch in misery, and to be of those who believe and exhort one another to perseverance and exhort one another to pity. Their place will be on the right hand." (90: 11-18)

"Those who spend their wealth for the cause of Allāh and afterward make not reproach and injury to follow that which they have spent; their reward is with their Lord, and there shall no fear come upon them, neither shall they grieve." (2: 262)

"Those who spend their wealth by night and day, by stealth and openly, verily their reward is with their Lord, and there shall no fear come upon them neither shall they grieve." (2: 274)

"And vie one with another for forgiveness from your Lord, and for a Paradise as wide as are the heavens and the earth, prepared for those who ward off (evil); Those who spend (of that which Allāh hath given them) in ease and in adversity...". (3: 133, 134)

"And feed with food the needy wretch, the orphan and the prisoner, for love of Him, (Saying): We feed you, for the sake of Allāh only. We wish for no reward nor thanks from you; Lo! we fear from our Lord a day of frowning and of fate". (76: 8, 10)

Traditions of the Holy Prophet: Ḥaḍrat Abū Huraira (Allāh be pleased with him) reported that the Holy Prophet (peace and blessings of Allāh be upon him) said: "Man talks of his own wealth again and again and is much pleased of it. But in fact, his wealth is that which he has consumed and exhausted, and that which he has worn to rags, and also that what he has given in the way of God to please Him. Anything that is left behind is for others and he will leave it for them and depart." (*Muslim*)

Ḥaḍrat Ibn Mas'ūd (Allāh be pleased with him) reported that the Holy Prophet (peace and blessings of Allāh be upon him) said: "Who is among you to whom is wealth of inheritance is more dear than his own?" The Companions replied, "O' the Messenger of Allāh! There is none amongst us who considers his wealth dear to him." The Holy Prophet (peace and blessings of Allāh be upon him) said, "That is true. The real wealth of each of you is that which is spent in God's way. The wealth left behind in inheritance will be for others." (*Nisā'i*)

ʿAdi ibn Hātim (Allāh be pleased with him) reported that the Holy Prophet (peace and blessings of Allāh be upon him) said: "Allāh will have a discourse with each of you, in a state that there will be an interpreter between Allāh and man. Then the person will see on his right and shall witness

what might have sent already. On his left he will witness the same things. In front of him he will not be able to see anything except the fire before him. So beware of the fire even if by giving in alms equivalent to one date-palm.

(*Bukhāri and Muslim*)

Ḥaḍrat Abū Huraira (Allāh be pleased with him) reported that the Holy Prophet (peace and blessings of Allāh be upon him) said: "If a person gives a date in alms from his lawful income, God will accept it, for He is pleased with that alm or charity which is given to the needy from man's lawful income. Allāh goes on nourishing it for the alms-giver, as any of you nourishes a calf, till it (the alms) grows unto a mountain."

(*Bukhāri and Muslim*)

Ḥaḍrat Jābir (Allāh be pleased with him) reported that the Holy Prophet (peace and blessings of Allāh be upon him) said: "Alms devour sins as water consumes fire." (Abū Ya'la)

Ḥaḍrat Abū Huraira (Allāh be pleased with him) reported that the Holy Prophet (peace and blessings of Allāh be upon him) said: "One Dirham excelled in value than that one lac of Dirhams. One of the Companions said, "How? O' the Messenger of God!" He replied, "A person who possessed only two Dirhams. He gave one of it in the way of God. There was another who was very rich and out of his wealth gave

an amount of one lac Dirhams quite insignificant to the whole of his wealth. If these two persons are judged, the poor person having two Dirhams parted with half of his amount whereas the rich gave in alms very limited quantity so the sacrificing spirit of the poor was much greater than that of the rich and hence his reward too in the sight of Allāh, exceeds that of the wealthy person." (*Nisā'i Ibn Majah, Ibn Haban and Hakim*)

'Uqba bin 'Āmir (Allāh be pleased with him) reported that the Holy Prophet (peace and blessings of Allāh be upon him) said: "On the Day of Resurrection, the alms-giver will move under the shade of his alms till distance between Heaven and Hell for the individuals are decided." (*Ahmad, Ibn Haban, Hakim and Ibn Khudhaimu*)

The reader may not be led by the false impression that the Holy Qur'ān and the *Sunnah* are ineffective to change the course of man's life. They work wonder to transform him entirely, as we see from the pagan Arabs' way of the period of ignorance and after the promulgation of the Word of God, that changed them altogether. So these (The Word of God and the *Sunnah*) changed their thoughts, feelings, views on life, gentle behaviour, pious intentions and righteous deeds, a light and guide for training. As a proof of this quotations are given below from the pages of history:

It is reported from Ḥaḍrat 'Abdullāh bin

Mas'ūd (Allāh be pleased with him) that when the verse "It is the best of loans which is given to God," was revealed, Ḥaḍrat Abū al-Dahdah Anṣārī (Allāh be pleased with him) said, "O' the Messenger of Allāh ! Can God demand loan from us ?" He (the Holy Prophet) replied, "Yes." Then he said, "Show me your hand ?" Thereafter he kept the hand of the Holy Prophet (peace and blessings of Allāh be upon him) in his own hand and said, "I give on loan my garden to God." Ibn Mas'ūd said that there were 600 date-palm trees in that garden and his family lived in it. When he came home straight from the Holy Prophet (peace and blessings of Allāh be upon him), asked his family to vacate the garden because he had given it on loan to God, i.e., in the way of God.

Ḥaḍrat Anas bin Mālīk (Allāh be pleased with him) reported that Abū Ṭalḥa (Allāh be pleased with him) was the richest of all the Anṣārs. Out of his property he liked his garden called *Beehra* which was situated in front of the Mosque of the Holy Prophet in Medina. The Holy Prophet (peace and blessings of Allāh be upon him) used to go there sometimes and drank water from its well, which was very sweet and cold. On the revelation of Verse : "Ye will not attain unto piety until ye spend of that which ye love. . . ." (3 : 92). Abū Ṭalḥa (Allāh be pleased with him) came to the Holy Prophet (peace and blessings of Allāh be upon him), and said, "I give in alms the whole of my garden

Beehra. It is now upto the Holy Prophet (peace and blessings of Allāh be upon him) to distribute it to the poor as he liked." The Holy Prophet (peace and blessings of Allāh be upon him) was much pleased and said, "This is a good wealth for the benefit of many a people." Then he asked Abū Ṭalḥa to distribute it among his kins and he obeyed it and accomplished it as desired by him. (*Aḥmad*)

This system of distributing property and wealth among the poor, destitutes, the needy etc., continued in every age, although in different forms. People loved God and the Holy Prophet (peace and blessings of Allāh be upon him) more than the precious things of this phenomenal world including gold and silver.

It is reported about Imām Laith bin Sa'd that he earned 1,000 Dinars daily. Poor-due was not obligatory for him, because whatever wealth he earned was distributed by him in the way of God, to the poor and the needy. It is said that he never talked to anyone unless he had fed about 360 persons every day. Once a woman requested of some honey. He ordered to give a bag or goatskin full of honey to her. He was informed that she had agreed to some lesser quantity, but he replied, "She demanded to her capacity, I gave it to her in accordance with the measure of God's grace on me."

Similarly, it is said about 'Abdullāh bin Ja'far that he never let go any beggar unless he gave something to him. Some of the associates criticised

him of this action. He replied, "God has made me habitual to give to the people something out of my income, and I have made the people habitual to come to me and demand. Now I fear that if I change my attitude and routine, God will forget me and leave His habit of giving me in abundance."

Trust : Islam has persuaded the people to run Trust for the continuance of the blessings of the alms and charity given in the way of God for the benefit of the humanity. The main purpose of this trust is to let it ever continue the charitable profits and be used for the welfare of the people. So, its blessings are attained by the donor even after his death because the trust goes on profiteering the people. Hadrat Abū Huraira (Allāh be pleased with him) reported that the Holy Prophet (peace and blessings of Allāh be upon him) said : "When man dies all his deeds discontinue except the following three : (a) *Sadaqah Jarriya*, (b) Profitable knowledge and learning and (c) A child who invokes for goodness."

Hadrat Ibn 'Umar (Allāh be pleased with him) reported that once Hadrat 'Umar (Allāh be pleased with him) got some piece of land in Khaibar and went to the Holy Prophet (peace and blessings of Allāh be upon him) and said : The best of my wealth is the land at Khaibar. I want to give it in alms. Kindly let me know how to accomplish it. The Holy Prophet (peace and blessings of Allāh be

upon him) said : Keep the land with you but distribute its produce among the poor and the needy. So Hadrat 'Umar (Allāh be pleased with him) used to distribute the products and fruits of the land among the poor and the needy, as was told by the Holy Prophet (peace and blessings of Allāh be upon him). It was a form of Trust, for it could not be sold, mortgaged, or given in inheritance. It is not lawful for its custodian to get a store out of it, nor he can make any property out of it. However he can take out of it for his sustenance.

The Holy Prophet (peace and blessings of Allāh be upon him) by giving the said orders to Hadrat 'Umar (Allāh be pleased with him) has laid down the foundation of a Trust which played a prominent role in various periods. It is a fine example of persuading other Muslims to follow. There was no period or the phase of man's life for which a Trust was not created by the affluent people of the Muslim Society. These trusts, wide and varied, were a source of great honour for the administration of orphanages, etc., which were set up to meet the needs of the orphans for their food and lodging, medical treatment etc. Muslims were noticed moving in search of the occasions for extending assistance to other people. As soon as they came across such people they lost no time to spend for them and help them. So much so that they managed charitable houses for the non-claimed dogs which were fed properly. This was the attitude of the people

and we can expect much more what they might have been doing for humanity. It is no wonder that the trust arrangements can be made for the relief and assistance of orphans, blind people, the needy, the wretched, and such like other afflicted persons.

Here we refer to some document of Egyptian rule called *Faladūn Hospital Trust*. This is a State Document which contains all the particulars of the person who created the Trust, and the direction of utilising the Trust. In the above document it has been mentioned :

“This hospital has been constructed for providing medical facilities to the Muslims, whether they are rich or poor, whether they belong to Cairo or elsewhere to its surroundings. All persons, weak, young and old can be admitted in the hospital for treatment till they are properly cured of their disease. The expenditure on the treatment will be borne by the Trust unconditionally. The Administrator will meet the expenditure incurred on the bed, quilt, cushions, etc. He will keep in mind the fear of God, while dealing with the patients. He must adopt wholesome means for their assistance and welfare, because every Administrator will be answerable to God. There shall be a kitchen for cooking chickens etc., for the patients and preserved for distribution to them. Every patient will be served with

food as prescribed by the physician. The Administrator of the Trust property will pay from the income of the Trust, all the salaries of the physicians who treat the patients individually or collectively, and prescribe for them diet and medicine. The physicians will spend their nights in the hospital by turn. A person who is ill and is at his own residence, can obtain medicine from the Trust Hospital and he should not behave miserly in providing medicines to the out-door patient.¹

This historical document is of the period which was considered too inferior to the period of Muslim rule called the Golden Period of Muslims.

1. Muhammad al-Ghazali, *Labas min al-Islam*, pp. 21-25.

CHAPTER 7

PRE-REQUISITES FOR THE SUCCESS OF ISLAMIC ECONOMIC SYSTEM

The Economic System of Islam can be beneficial only if it is run on the basis of the Holy Qur'ān and the *Sunnah*, covering the economic, political and social fields of the Muslims. If Islam is to be made to solve all the economic problems of Muslims within the non-Muslim system of living, and un-Islamic adjustments are made here and there, the Islamic principles introduced in regulating the life of the people, will not bear any hopeful fruit.

The best weapon for fighting poverty is 'action.' Every man must perform some sort of work for self-subsistence. If a man adheres to the work of which he is incapable of, or he cannot do it properly or if he can do it but the remunerations that he receives are very low, or if gets pay equivalent to the job assigned to him, but the income is too meagre to meet his expenses of living, or he is not fortunate to have such occasions to demonstrate his creative power or make progress; it is also possible that he makes inventions but does not

receive due reward of his labour, and is not encouraged; and due to some jealousy he is not given his due status or he has been demoted, and the job which he can fairly do is given to that person who is not capable of it, become a source of dissatisfaction to the honest and hard-working man.

This is also possible that he gets a good salary for the work he performs but the society in which he is living, compels him to incur more expenses than what he earns, and that expenditure is of no gain whatsoever, for him or for the society, such as luxuries, unlawful pursuits of body and mind, food, cigarettes, dances, songs, etc. And if he spends it for making the people of his society happy, he will be left with very little amount to be incurred on the maintenance of his family.

This is also possible that he is not following any distraction but the society in which he is living, is the monopoly of some people, where all sorts of exploitation, oppression and cruelty, usury, rivalries, are in vogue, and whatever he has to buy is available only in black-market, and he himself is not able to get any work done without corruption. If he has to get any loan it would not be given to him without charging interest on it. Now, when this person is inflicted with some calamity and he is rendered incapable of doing any work, or loses all his wealth by which he could earn his living, he is compelled to live on loans and that is the only course which is left for him for earning his liveli-

hood. He will be known as a person under debt.

In view of these truths we can definitely say that no person living in that society can be assured of a happy life even if he works in an Islamic Society perverted by the systems of other people of East or of West. If Islamic Society is set up under the authority of an Islamic State, the conditions of the work and workers will have quite a different picture and pleasant environment :

1. The Islamic State would provide the people work or job according to their skill. In case man needs some training it will be afforded to him for more production in the interest of both the person and the nation.
2. Right man for right job, so as to achieve better results.
3. Essential tools will be provided to the persons for more production.
4. The Islamic State will guarantee wages to every worker according to his work and needs. Likewise every worker will be afforded an opportunity of having ownership right in his products and pass it on to his family through inheritance after his death.
5. If the income is not sufficient for him to meet his day to day expenses, the responsibility of fulfilling his needs will be on *Bait al-Māl*.
6. If some natural calamity befalls him, and

he has been compelled to get something on loan, he would be considered a deserving person for alms from the Poor-due.

7. This is possible only when a true Islamic State is established wherein there is no room for wine and lust, colourful evenings, showy dresses, vain exhibition, disturbances etc, because these are the things which ruin the generations, and the people are clutched in the wretched jaws of serious sorrows and pangs.

Introduction of Poor-due System in Modern Muslim Society : Suppose there is a society which ascribes itself to Islam and intends to introduce the Poor-due system. What will be its result ? Let us see it in the following :

1. The amount of the Poor-due collection will be insufficient to remove poverty. There are many reasons for this insufficiency of which the following two are important :
Firstly, people will avoid paying the Poor-due because of other taxes which have been levied by the Government upon them. The Government which collects the Poor-due but does not manage it in accordance with the Book and the *Sunnah* will lose the confidence of the people. Also they feel that the amount of Poor-due will be spent on achieving political aim instead of expending it genuinely under the *Shari'ah* rules ;

It would be considered a tax like other taxes. In my opinion it is due to the reason that majority of the Muslim nation has been deprived of the sentiments of adhering to the religious commands and have been overshadowed by un-Islamic conceptions. *Secondly*, the majority of the Muslims is not rich, or their income is so low that they can pay any Poor-due. This is due to the system that prevails today and is being followed blindly. If the foreigner puts his finger in the hole of the snake, they too will imitate it. The foreign way of living has its own rules and regulations regarding pomp and show, unlawful games and other luxuries on which they spend extravagantly.

2. A major part of this Poor-due collection will be spent on the administrative set up in the forms of the salaries of the officers and the staff, building etc., and the whole fund will be exhausted before the time approaches for payment to the poor.
3. As the personnel and the people have not been trained of Islamic System of life, nor they are qualified for handling the Poor-due Fund, nor they have any religious education to know the proper distribution of the Poor-due, there is every possibility of expenditure that may be incurred wrong-

fully, because the person responsible to deal with are almost unauthorised one for the particular job. Consequently the deserving people will be deprived of *Zakāt* and undeserving people will get it.

4. This will result in the mishandling of the Poor-due fund and the poor who have their right to receive it will be ignored. And the people will form their opinion against the system of the Poor-due, and criticise it. Surely this will create doubts in the minds of people against the whole system of *Zakāt* and ultimately against the complete Islamic system of life.

The preceding lines would clearly show that any patches of un-Islamic system adorned on the Islamic System will not solve the problem of poverty, nor moral ills will be cured.

Our social ills can be solved if we introduce unadulterated Islamic System, and avail of the Islamic injunction to let the people solve their economic issues by hard labour and inventions. Nay, he has to be well-guarded and protected after keeping him within the limits so that cruelty, oppression, highhandedness may not be allowed to prevail in the society. It prescribes the right of inheritance for a person that he may be satisfied after his death, about his children. In this way Islam provides a wide circle for the prosperity of each individual to enable him to attain to the

height of the art by exerting his capacity and capability. He can profiteer others too, and can achieve benefit from them. The riches, according to Islam, in the hands of a righteous person is a means of prosperity and well-being. Islam has given such injunction that it may be beneficial for all the individuals comprising the nation and the progress and prosperity of the Muslim Society collectively.

Islam favours the right of personal property and so guards it well for the peace of the society. The law of inheritance is a great consolation for the heirs who are genuinely benefited by it, to further progress and prosper. Any person can become a source of assistance to others by the utilization of his faculties and capability. The achievement of one person can sometimes, accrue great gains for the whole society. The right of personal property, does, in no way, ignore the welfare of the society. On the other hand it creates a balanced society by giving separate rights to the individual and the society to avail of the benefits and to endow benefits on other for the welfare of the whole nation.

God is the real Master of the whole wealth that is spread on this earth. Man is a mere custodian of it. So, he is not free to use it to his wishes. He has to follow the Commands given by the Master of the treasure, and is more kind to His creatures than a mother who looks to the welfare of her children. God has given complete code of life for man to traverse his voyage in this epheme-

ral world. So, His instructions regarding the distribution of wealth must be followed for the welfare of all.

God does not allow any person to squander money or wealth, and He has made it unlawful, as He says :

“Give not unto the foolish (what is in) your (keeping of their) wealth, which Allāh hath given you to maintain ; but feed and clothe them from it, and speak kindly unto them.”
(4 : 5)

This system if followed will control the luxurious ways of living, which converts the spendthrift into minority, and the poor in majority, to burn in the fire of sorrow and jealousy. Those persons who lead a luxurious life become a great hinderance in the way of reforming the society. They follow the programme which can give no comfort, solace and peace. Certainly, they become a cause of ruin of the whole nation, as God says :

“And when We would destroy a township We send commandment to its folk who live at ease, and afterward they commit abomination therein, and so the Word (of doom) hath effect for it, and We annihilate it with complete annihilation.” (17 : 16)

Islam has forbidden the use of gold and silk for men to control their luxurious living and to the use of golden or silver utensils. Such things are unlaw-

ful for Muslims to have them in their houses. Again, usury is prohibited. The whole structure of Capitalism rests upon it. The Holy Prophet (peace and blessings of Allāh be upon him) says that a hoarder who hoards the essential commodities for forty days for making huge profits shows his reluctance to Allāh and in turn Allāh will show His reluctance to him. (*Ahmad*)

According to the Holy Qur'ān, unless the usurious repents, he will be considered at war against the Almighty Allāh and His Prophet (peace and blessings of Allāh be upon him). And if he repents, he can have back only his principal amount. These are the good souls who do not inflict injury on others nor they are harmed by others. Those people who lend money on interest to others suck their blood, and this makes the rich man more rich and the poor man poorer. Usury reduces a man to wretchedness.

Islam has enjoined on the Muslims not to hoard money. If they keep it with them, they shall have to pay the Poor-due, and this is obligatory on all the Muslims. The rich people have been compelled by law to give, out of their wealth, for the poor for their welfare, as they too are a part of the society. Every property or wealth is taxable in so far as Poor-due is concerned, whether the wealth is profiteering or not.

It is obligatory to fulfil the demand of justice

and equity in the mutual relation of the people in this life in the Islamic System. Islam has given far-reaching comprehensive laws of justice to keep in order the mutual relation between master and servant, employer and employee, purchaser and seller, producer and consumer; so much so that every person gets his right and no individual or a group ever tries to infringe the rights of another person or group.

Islam has made it obligatory for the Muslims to prosper in the material life and avoid unnecessary expenditure. That is why it provides safeguards against wastage of wealth on liquor, luxury, vain games and like pastimes in order to fulfil evil desires of mind and body. Islam prohibits its followers from the commission of crimes, and adherence to sins; from involving themselves in quarrels and disturbances. It exhorts to increase their national income.

A true and faithful Muslim gets up early in the morning, performs ablution, and offers his Prayers and invocations to the Almighty Allāh. This makes him smart, and infuses in him the vigour and vitality for hard labour to earn his livelihood. After the toil of the day, he returns home, offers night Prayers and goes to bed quite happy with his Lord, to follow the same routine the next day. On the other hand, a person who spends his life in luxury and vain glory passes his night in clubs, dances and songs, and sins that opens the valve of passion.

This man who goes to bed late after spending his precious hours in pursuit of abominations, gets up next morning disheartened and mentally disturbed. This man can never be happy with his job because of the deep impressions left on him by the ill-actions of the previous night. As his physical structure has also been influenced by his doings he develops laziness, and grows lethargic.

Islam endows a natural temper in man and softening his instincts, enables him to further introduce the same in the society that encourages it to exert more and more for increasing national income. This would certainly reflect on the individuals comprising the society to take the individuals out of their poverty, their need and their requirements needed most for their happy life. It, therefore, results in decreasing the number of beggars, and the wealth of the rich is properly utilised for the development of the nation as a whole and the economic problems of the people are squarely solved, in their interest, making their living in pleasant atmosphere overcoming all sorts of dangers impending.

People following the pattern of Capitalism and Feudalism would invite revolutions which are sure to show their heads to let destruction and devastation have their full sway and mar the peace of the individual and the society and the nation. Capitalism and Feudalism compel the people to disobedience which grows to unmanageable upheavals and net result comes in the form of disintegration of the

society and the individuals cannot be saved from its effects. Moreover the systems of Communism and Socialism come on the scene to play their role that hit them hard, because they give an allure to the poor to rid their poverty. These new systems, following harsh and cruel ways, assuring the poor to become rich, groom the whole of the nation and the poor too are not saved from the havoc of the few who hold the reins of the wealth and the national income.

Islam eradicates poverty by rules and regulations peacefully, without the annoyance of the rich, but slowly uplifting the poor to the status of the wealthy people. Islam never allows poverty to prevail in the society provided the society fulfils its obligations in accordance with the laws of Islam. Poverty cannot be allowed to be enforced upon any individual member of the Islamic society. Instead it takes him out of mud of scarcity, by way of inheritance, poor-due, and other forms that aim at helping the have-nots. In Islam, wealth never remains within the control of one family or to flow from its one generation to the other. Islam does not allow poverty to exist for ever because it has given such laws, which if followed and the wealth is distributed among the deserving individuals, it will enrich the people with enormous wealth.

In Islam, the gates of prosperity are wide open for those who work and endeavour honestly within the bounds of Islam. The Holy Qur'ān says :

“If they are poor, Allāh will enrich them of

His bounty. Allāh is of ample means, Aware."
(24 : 32)

"...Allāh will vouchsafe, after hardship, ease."
(65 : 7)

In Islam, honour and dignity does not depend on the heaps of wealth and enormous property. It rests on learning, faith, righteous deeds, as Allāh says :

"...The noblest of you, in the sight of Allāh, is the best in conduct..."(49 : 13)

"...Allāh will exalt those who believe among you, and those who have knowledge, to high ranks..." (58 : 11)

At the time of Ignorance, man's status was judged in the scale of wealth and property. And this was the very question which was raised about the Holy Prophet (peace and blessings of Allāh be upon him) that he was born in a poor family. The pagans of Arabia sought the descendance of revelations to two notable rich persons like Walid bin Mughira Qarshi, and 'Urwa bin Mas'ūd Thaqaifi of Mecca and Tā'if :

"And they say : If only this Qur'ān had been revealed to some great man of the two towns?"
(43 : 31)

Islam refuted the human values to be reckoned on the basis of wealth, physical strength, and heaps of gold and silver. It gave the principle to judge

man's dignity, conduct and status by righteous deeds, as the Holy Prophet (peace and blessings of Allāh be upon him) has said : "There are many a man wrapped in rags and covered with dust and none considers him of any value, but by God, it is against the Will of Allāh even if he is poor, he is true and honourable in the sight of God." Again he says : "A person with a giant body will be presented before Allāh on the Day of Resurrection, and he will have not the worth even that of a mosquito."

If you wish to know further, please read the Verse of the Holy Qur'ān :

"On the Day of Resurrection, We (Allāh) shall set up a balance for them (to weigh their deeds and not bodies)."

As the people care more for factual incidents and occurrences than theoretical principles so we give here some examples from historical evidences as to how Islam overpowered poverty and made peace, and how tranquillity and contentment prevailed all over. It guaranteed freedom of expression, freedom of opinion and freedom of action coupled with justice.

It is an astonishing miracle that the Holy Prophet (peace and blessings of Allāh be upon him) had informed the Companions of the tranquil-control peace prehand, and he himself was a great blessing, light and guide for the people provided

the people with the system of life to lead. If this system of Islam is introduced comprehensively, all the people will get rich, peace will prevail along with collective welfare of the masses. This system of life can produce best results even now. If it is introduced completely and in the best manner, full advantage must be derived by its orders and instructions. After the introduction of this system of life there will be affluence of wealth, peace will prevail along with collective benefit of the masses. When its foundations will grow strong there will be no person to seek alms and *Zakāt* in the whole of nation.

It is reported in *Sahih al-Bukhārī* on the authority of 'Adi bin Hātim Tai that he was once sitting in the company of the Holy Prophet (peace and blessings of Allāh be upon him) when a poor person came there and complained to him of his starvation. Again another person happened to come there and complained of robbery. 'Adi had come to embrace Islam. The Holy Prophet (peace and blessings of Allāh be upon him) feared that 'Adi may not become a prey to any doubt that Muslims were poor and weak and that there was no peace in that country. So the Holy Prophet (peace and blessings of Allāh be upon him) rehearsed to him glad tidings essential for keeping him steadfast. The Holy Prophet (peace and blessings of Allāh be upon him) persuaded him by saying, "Have you seen Haira, O' 'Adi?" 'Adi replied: I have not seen but heard of

it. The Holy Prophet (peace and blessings of Allāh be upon him) said: If you live long, you will see a lonely woman travelling from Haira to Mecca to circumambulate Ka'ba without any fear save that of God.

In another version he said, "A time will come when a camel would march to Mecca without any guard."

'Adi says, "I thought within myself where the robbers of Tai tribe will go who prevail throughout the country and are a terror for the people? How would it be possible for a woman to cover so vast a distance all alone from Haira to Mecca, and be saved from the robbers." The Holy Prophet (peace and blessings of Allāh be upon him) repeating his words said, "If you live long, you will see yourself as the controller of Roman treasures." 'Adi asked him surprisingly, "Kasra bin Hurmuz," and he (the Holy Prophet) replied, "Kasra bin Hurmuz." He further said, "You will see a person with some gold and silver as Poor-due for distribution to the poor, and there shall be none to accept it, for every one of them would have become rich by that time."

'Adi bin Hātim Tai embraced Islam. And he lived long to see with his own eyes that it came out to be true what the Holy Prophet (peace and blessings of Allāh be upon him) had said to him. He says, "He saw a woman travelling from Haira to go to Ka'ba for circumambulation of the Ka'ba,

and she had no fear save that of Allāh in her heart. I was one of the persons who took control of the Roman treasures. If you people have a long life, you will see that there shall be no poor in the Muslim State to claim for the Poord-ue. The Muslims will be rolling in gold. No poor person will be seen in the State. The words of the Holy Prophet (peace and blessings of Allāh be upon him) spoken to 'Adi came true after some period. And this happened in the reign of Ḥaḍrat 'Umar bin 'Adul 'Aziz.

Such Traditions of the Holy Prophet (peace and blessings of Allāh be upon him) are numerous in which it has been conveyed that there will be so enormous wealth in the Muslim Community that the category of persons to deserve alms and charity will be entirely eliminated. There is no doubt that the abundance of wealth and the elimination of poverty and hunger, according to the words of the Holy Prophet (peace and blessings of Allāh be upon him) who does not speak under the influence of his own wish, created a strong will among the Muslim to obliterate hunger. Against this it has been mentioned in the *Torah*: Poverty is eternal and poverty can never be eliminated from the earth.

Now we shall offer some of the Traditions which became a means of eliminating poverty from the Muslim Society. Hāritha bin Wabb Khuza'i report-

ed the Holy Prophet (peace and blessings of Allāh be upon him) as saying: "Receive the alms, for a time is to come when a person will have to roam with alms in his hand, but there will be none to accept it. Every person will say to the alms-giver: If you had come here yesterday, I would have accepted it. But today I have absolutely no need."¹

Abū Huraira (Allāh be pleased with him) reported the Holy Prophet (peace and blessings of Allāh be upon him) as saying: "Doom day will not approach unless each of you is rich. And if you then go to any other person with alms to give over, you will be told that he has already enough wealth with him. A time will come when persons with gold and silver bags will move out in search of a poor man to receive it but they will not find any poor man to receive it."²

Ḥaḍrat Abū Musa Ash'ari (Allāh be pleased with him) reported the Holy Prophet (peace and blessings of Allāh be upon him) as saying: "A time will come when a person will roam with *Zakāt* due on his gold etc but he will not find any poor man to receive it." Much time had not yet passed when the prophecy of the Holy Prophet (peace and blessings of Allāh be upon him) came true. The Muslims had so much wealth that there was none to deserve it. But it happened

1. *Umdat al-Qāri*, Vol. II, p. 181.

2. *Ibid*.

at the time when Muslims had a strong Government, just ruler and the Right Caliphate. All these things were converged in the reign of 'Umar bin 'Abdul 'Aziz.

Ḥaḍrat 'Umar bin Usaīd bin 'Abdur Raḥmān bin Zaid bin Khattāb reported that 'Umar bin 'Abdul 'Aziz ruled for two and a half years. By God! If any person came to him with a great amount of wealth, he was asked to distribute it among the poor wherever they were found. But after some time the same man returned and said that there was none to claim for it, because 'Umar had made the people rich.

Imām Baiḥiqi after transmitting this *ḥadīth* in his book entitled *Al-Dala'il* says: This Tradition endorses the truthful saying of the Holy Prophet (peace and blessings of Allāh be upon him) which has been quoted earlier on the authority of 'Adi bin Hātim Tai.¹

Yahya bin Sa'īd says: "Umar bin 'Abdul 'Aziz deputed me to collect alms from African countries. I collected the alms and invited the poor to distribute it among them. But I did not find any poor over there, nor in my own region, because 'Umar bin 'Abdul 'Aziz had made all the people rich. So I bought some prisoners and set them free."²

1. *Umdat al-Qāri*, Vol. XVI, p. 125.

2. *Sirat 'Umar bin 'Abdul 'Aziz*.

Let us see how Abū 'Ubaid, the author of the book entitled *Al-Amwal*, describes the tradition reported on the authority of Ḥaḍrat Mu'ādh. When the Holy Prophet (peace and blessings of Allāh be upon him) deputed Mu'ādh bin Jabal (Allāh be pleased with him) to Yaman he remained with the Army, till the death of the Holy Prophet (peace and blessing of Allāh be upon him) and Ḥaḍrat Abū Bakr (Allāh be pleased with him). Then he came to Ḥaḍrat 'Umar (Allāh be pleased with him) who sent him back to Yaman. He collected the alms, poordue, etc., from the people of that country and despatched one-third of it to Ḥaḍrat 'Umar (Allāh be pleased with him), the Caliph of the Muslims, who refused to accept it. He sent a message to Mu'ādh: "I have not sent you to collect alms and taxes only but to procure the alms from affluent people and distribute the same among the poor and the needy." Ḥaḍrat Mu'ādh (Allāh be pleased with him) replied, "I have not sent you anything which is needed here (in Yaman) by any person." Next year Ḥaḍrat Mu'ādh (Allāh be pleased with him) despatched half of the whole collection of alms etc., to Ḥaḍrat 'Umar (Allāh be pleased with him). The same discourse followed between them, as in the previous year. The third year Ḥaḍrat Mu'ādh (Allāh be pleased with him) sent the entire collection of alms etc., to Ḥaḍrat 'Umar (Allāh be pleased with him) and the latter returned the whole amount to Ḥaḍrat Mu'ādh, with his message as before. On this Ḥaḍrat Mu'ādh (Allāh be pleased with him)

replied, "I do not find here even a single person to deserve and receive the Poor-due from me."

What a great and nice is this tradition! The tradition which we go through superficially, pass over without paying any concentrated attention to it. From this it appears that Islam and its social justice made the Muslims, in a few years, rich, self-sufficient and affluent. This is what has been contained in the text of the Tradition. Is there any instance in the world to quote against this example? Has the world ever seen such a ruler prior to Hadrat 'Umar (Allāh be pleased with him) who forbade the Governor to collect the taxes and send it to him, and might not have sent him as a Governor to collect taxes etc., for him as is practised by kings? Had the jurist Companion Mu'ādh bin Jabal (Allāh be pleased with him) not assured Hadrat 'Umar (Allāh be pleased with him) that there was complete affluency in his region and that he was not sending anything which was needed by any deserving person in that area, he would have arranged to distribute the alms to the poor, after collecting it from the affluent population. But could it be possible of Mu'ādh to send alms and *Zakāt* to the Leader of the Faithful by ignoring deserving people of his own region? And he was the person whom the Prophet (peace and blessings of Allāh be upon him) had told before despatching him to Yaman, "Distribute the alms etc., among the poor

and the needy after collecting it from the rich people."

Muslims of all regions are one nation. So whenever the people of a certain region need no alms and the wealth of the rich of that area fulfils the needs of the poor and there still remains something it is essential that the remaining amount should be sent to other regions for distribution among the poor of that area or the Central Government of Muslims should spend the undistributed alms on such works which are beneficial for the people collectively and religiously.

Wherever the Muslims had the opportunity of introducing the Islamic System of living, it created such results and fruits which have been described above. But this Muslim nation has unfortunately been deprived of this blessing of the life which has no parallel in the history. It resulted in the usurpation of the rule forcibly by the wretched and foolish persons who came at the helm of affairs and the religion was corrupted by ignorance and innovation.

From the world-affairs quoted above it comes to light that the blunders were committed by the people who considered poverty as an incurable disease and calamity. It is also made clear that those persons are on the wrong, caught in the meshes of misunderstanding.

It is not essential that the poor must remain in the Islamic Society. This is only an emergency and it is transitory. A non-Muslim society like that of

Muslims can be confronted with this problem. So it is incumbent that laws should be compulsorily framed for its eradication. The system of *Zakāt* in Islam contains such laws, that the poverty may be completely removed from the nation.

Today if the Islamic system of living is allowed to be completely implemented in any society, it is possible that poverty, hunger and starvation may be entirely eliminated and the springs of wealth may flow to enable the people lead a peaceful and tranquil life, till every individual may get sustenance in abundance. The production will increase and there will be fair distribution of wealth under the just system of Islam. Then there shall be none deserving poor to ask for the Poor-due. Thereafter the Poor-due will be spent on the prisoners, people who owe debts, those who come out in the way of Allāh and the wayfarers.

INDEX

- 'Abdullāh bin Ja'far, 171
 'Abdullāh bin Mas'ūd, 73, 167, 170
 'Abdullāh b. 'Umar, 42, 93, 146, 160
 'Abdullāh b. 'Utba b. Mas'ūd, 58
 'Abdur Raḥmān b. Abū Bakr Ṣiddiq, 160
 'Abdur Raḥmān b. 'Auf, 44
 'Abdur Raḥmān bin Zaid bin Khaṭṭāb, 194
 'Abdur Razzaq, 58
 Abū al-'Aliya, 128
 Abū Bakr, 16, 73, 78, 122, 124, 135, 195
 Abū al-Dahdah Anṣāri, 170
 Abū Dāwūd, 8, 43, 54, 55, 58
 Abū Dharr, 13, 145
 Abū Hanifa, Imām, 54, 58, 59, 67, 68, 70, 71, 132, 147
 Abū Huraira, 43, 44, 54, 76, 92, 115, 167, 168, 172, 193
 Abū Juhaifa, 125
 Abū Musa Ash'ari, 193
 Abū Sa'id al-Khudri, 92, 160
 Abū Sufyān, 62
 Abū Ṭalḥa, 179
 Abū Thaur, 82
 Abū 'Ubaida bin Jarrah, 161
 Abū 'Ubaid al-Qāsim b. Salam, 112, 114, 121, 126, 127, 128, 195
 Abū Wa'il Shafiq b. Muslima, 161
 Abū Ya'la, Qāzi, 60, 168
 Adam, 17
 Adam Smith, 138
 'Adi ibn Hātim Tai, 167, 190, 191, 192, 194
 'Adi bin Khayyar, 104
 Aḥmad b. Hanbal, Imām, 44, 54, 58, 59, 60, 82, 102, 111, 118, 133, 147, 171
 Ahnāf, 102
 Ahyaul 'Uloom al-Din, 45
 'A'id b. 'Amr, 44
 'Ā'isha, 146, 161
 'Ali, 21, 161
 'Amr bin Shu'aib, 55
 Anas bin Mālik, 16, 47, 92, 170
 Anṣār, 47, 48
 Arab, 35, 39, 169
 Arabia, 188

- 'Atā, 58, 70, 82, 112, 150
 Australia, 32
 Azam, Imām, 10
 Baihaqi, 93 f.n., 145, 194
 Baker, 6
 Banū Kalab, 127
 Banū Sa'd, 127
 Banū Umayyad, 93
 Baṣra, 137
 Belgium, 32
 Boulon, 6
 Britain, 32
 Bukhārī, 9 f.n., 38, 40, 43, 51,
 72, 74, 91, 120, 139, 145,
 153, 168, 190
 Capitalism, 4, 186
 China, 32
 Christians, 97, 129
 Communism, 4, 6, 28, 84, 187
 Czechoslovakia, 32
 Damascus, 130
 Danial Sun Jai Rāj, 130
 al-Dardā, 156
 Denmark, 32
 Dhimmī, 97, 134, 137
 East, 74, 140, 178
 Egyptian, 174
 Europe, 124
 European, 129, 130
 Fath al-Bārī, 91
 Fātima, 140
 Feudalism, 186
 Feuro Bauf, 6
 France, 32
 George Bourgeon, 5
 Ghazālī, Imām, 45, 47, 116,
 175 f.n.
 Gibrā'il, 17
 Haira, 134, 190, 191
 Hajj, 149
 Hajj Tamatu', 149
 Hajj Qirān, 149
 Hakim, 169
 al-Haqa (Sūra), 156
 Hāritha bin Wahb, 192
 Ḥasan ibn 'Alī, 161
 Ḥasan Baṣrī, 58, 82, 102, 128
 Ḥasan b. Ziyād Lulavi, 59, 70
 Hind, 62
 Holland, 32
 Hungary, 32
 Ibn 'Abbās, 40, 83, 90
 Ibn Habān, 169
 Ibn Hajr, Hāfiz, 90
 Ibn Hazm, 'Allama, 79, 82,
 119, 158, 159, 162

- Ibn Juraij, 58
 Ibn Kathir, Hāfiz, 139, 151
 Ibn Majah, 8, 145, 147, 169
 Ibn Mundhar, 82
 Ibn Qayyim, 52, 54, 86
 Ibn Qudama, 63, 80
 Ibn Taimiyya, 83
 Ibn 'Umar, 44, 83, 92, 147,
 150, 161, 172
 Ibrāhim (Prophet), 29
 Ibrāhim Nakh'i, Imām, 39,
 58, 128
 Ibrāhim Salama, Dr., 84,
 86 f.n.
 Idrees (Prophet), 41
 Iḥrām, 149
 'Imrān bin Ḥaṣin, 127
 'Irāq, 98, 134
 'Irāqi, 109
 Ishāq, 18, 82
 Jābir b. 'Abdullāh, 55, 61, 73,
 168
 Jābir bin 'Atiq, 91
 Jews, 129, 147
 Jihād, 38, 83, 96
 Ka'ba, 149, 191
 al-Kafi, 63
 Kalab ibn Manfa'at al-Hanafī,
 54
 Khaibar, 123, 172
 Khālid bin Walid, 134, 135
 Khurasani, 109
 Laith bin Sa'd, Imām, 171
 Mālik, Imām, 68, 82, 102
 Mālik bin Aus, 133
 Marxim Bouruva, 5
 Marxism, 32
 Mastadrak Hakim, 40
 Ma'ūn (Sūra), 157
 Mecca, 40, 188, 191
 Medina, 48, 54, 128, 141
 Mu'adh b. Jabal, 67, 90, 125,
 126, 195, 196
 Mu'āwiya 'Ashiri, 55
 al-Mudassir (Sūra), 154
 Mughira bin Shu'ba, 93
 Muḥammad (The Holy Pro-
 phet), 7, 8, 9, 12, 16, 17, 20
 22, 30, 35, 36, 37, 38, 40,
 42, 43, 44, 47, 48, 51, 52,
 53, 54, 55, 56, 58, 61, 62,
 67, 68, 71, 76, 77, 79, 83, 90,
 91, 92, 93, 99, 100, 101, 104,
 105, 109, 110, 112, 115, 116,
 125, 126, 133, 136, 139, 144,
 145, 146, 147, 160, 164, 167,
 168, 169, 170, 171, 172, 173,
 189, 191, 192, 193, 195
 Muḥammad b. Ḥasan Shaibani,
 Imām, 10, 132
 Muḥammad b. Muslima, 12,
 122, 123, 124
 Muḥammad Yusuf Musa, Dr.,
 64
 Mujāhid, 58, 146, 150, 162

Musa (Prophet), 29, 41

Muslim, 9 f.n., 43, 44, 51, 72,
83, 110, 139, 144, 153, 167,
168

Nawawi, Imām, 104, 105, 108,
119, 120

Nisā'i, 8, 9 f.n., 43, 44, 54, 55,
167, 169

Nuh (Prophet), 41

Paradise, 41

Peir Rabilear, 5

Poland, 32

Prodon, 5

Proletariat, 5, 28

Qabeesa bin Zuwaib, 58, 109

al-Qalam (Sūra), 151

Qārūn, 25

Qatāda, 58, 82

Qur'ān, 6, 7, 11, 14, 22, 25,
29, 30, 37, 50, 52, 53, 54,
56, 57, 72, 73, 74, 81, 89,
94, 96, 97, 116, 131, 144,
148, 149, 153, 155, 159, 161,
164, 169, 176, 187, 188, 189

Qur'ānic, 51

Ramadhān, 148

Rāzi, Imām, 85

Roman, 192

Russia, 32

Sa'd bin Abi Waqqāṣ, 92

Sahnūn, 128

Sa'id bin Jubair, 127

Sa'id bin Manṣūr, 93

Sa'id bin Musayyab, 126

Ṣalīh (Prophet), 34

San Samoun, 6

Sha'abi, 162

Shāfi'i, Imām, 82, 102, 109,
111

Sha'rāni, Imām, 39

Shatbi, 116

Shokāni, Imām, 134

Shuraih, Qāzi, 58

Socialism, 4, 5, 6, 187

Sufyān Thauri, 58

Sweden, 82

Switzerland, 32

Syria, 15

Tā'if 93, 188

Tāriq bin Mahārabi, 54

Tauba (Sūra), 96

Tā'ūs, 162

Tibrāni, 42, 145

Tirmidhi, 38, 152

'Umar bin 'Abdul 'Aziz, 70,
115, 127, 136, 139, 194

'Umar b. Khaṭṭāb, 15, 37, 38,
57, 71, 97, 111, 112, 114,
121, 122, 123, 124, 126, 127,

133, 134, 136, 137, 139, 140,
141, 142, 143, 161, 172, 173,
192, 195, 196

'Umar bin Usaid, 194

Umm al-Dardā', 156

United Kingdom, 129

United States of America, 32,
129

U.N.O., 31

'Urwa bin Mas'ūd Thaqafi,
188

Walid bin Mughira Qarshi,
188

West, 74, 129, 140, 178

Western, 28, 129

Yahya bin Sa'id, 194

Yaman, 67, 90, 195

Yusuf, Imām, 134

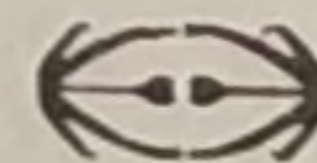
Zad al-Ma'ad, 52, 54, 87

Zahhak, 58, 162

Zaid b. Aslam, 58

Zaid bin Thābit, 57, 58, 73

Zubair b. 'Awwām, 40



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